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Summary

In this article, we analyze the longitudinal relationship between organizational reforms (with downsizing elements) and feminization of a specific managerial position. We maintain that two dominant contemporary approaches to reforms and change, i.e. the managerialist literature and its socio-political criticisms, have predominantly been gender-blind. We argue that the unfolding of organizational reforms in bureaucratic business firms cannot fully be understood without reference to how managerial jobs are redefined in relation to each other, and to what are the gendered connotations involved and the type of workforce sought for the newly defined jobs. These gendered *demands* of reforms must, moreover, be addressed in association with what comes to be seen as the adequate (female and male) *supply* by top decision-makers.

We contend that the gendered patterns inherent in organisational reform can only be discerned if the research takes into account the ways in which reforming is intertwined with developments in the division of labour between men and women, power and authority relations, and norms and values prevalent in the proximate business environment and the society at large. This leads us to suggest analysis which identifies processes of organising as constructed under, but not fully determined by, specific spatial and temporal conditions of gendered social practice.

We present in-depth evidence from organizational reforming in two banks, located in societies with significantly divergent gender cultures and gender orders (i.e. Finland and Germany). Through a detailed cross-national comparison, we propose a common fundamental operating mechanism for the reform-gender link, and specify a number of societal differences in form. In general, our evidence supports the argument that specific forms of restructuring - even with reductive elements - in fact promote feminization of middle management positions, albeit as a reflection of a development that *reproduces gender segregation* in new forms.

Zusammenfassung

In diesem Beitrag wird der Zusammenhang zwischen Organisationsreformen und der Feminisierung einer spezifischen Managementposition aus einer Langzeitperspektive analysiert. Den Ausgangspunkt bildet eine Kritik an derzeit dominierenden Erklärungsansätzen zum Organisationswandel. Sowohl die managementorientierte Literatur als auch ihre sozialwissenschaftliche Kritik schenken deren geschlechtsspezifischen Implikationen zumeist keine Aufmerksamkeit. Wir gehen hingegen davon aus, daß der Verlauf von Organisationsreformen in bürokratischen Unternehmen nicht ohne Einbezug der Neudefinition des Verhältnisses von Leitungspositionen zueinander einschließlich der damit verbundenen geschlechtsspezifischen Konnotationen und des von SpitzenmanagerInnen gewünschten Typus von (weiblichem und männlichem) Personal für die neu-definierten Positionen verstanden werden kann.

Eine Untersuchung der sich im Verlauf von Organisationsreformen entwikkelnden geschlechtsspezifischen Muster erfordert die Berücksichtigung der Arbeitsteilung zwischen Männern und Frauen, der Beziehungen zwischen Macht und Autorität sowie der Normen und Werte innerhalb der Unternehmen und der Gesellschaft insgesamt. Notwendig werden Analysen, die Organisationsveränderungen als durch räumlich und zeitlich definierte, geschlechtsspezifische soziale Praktiken konstruiert, aber nicht völlig determiniert, begreifen.

Die vorliegende Untersuchung basiert auf Fallstudien in zwei Banken, die in Ländern - Deutschland und Finnland - mit sehr unterschiedlichen Geschlechtersystemen angesiedelt sind. Die Ergebnisse des Vergleichs deuten darauf hin, daß Organisationsreform und geschlechtsspezifische Implikationen in beiden Ländern durch einen ähnlichen Mechanismus miteinander verknüpft sind. Hingegen werden Form und Verlauf der Reformprozesse durch das jeweilige länderspezifische Geschlechtersystem geprägt. Die Ergebnisse zeigen, daß spezifische Formen der Restrukturierung - und zwar auch im Kontext einer Personalreduktion - durchaus die Feminisierung einer Managementposition fördern können. Dies geht aber mit der Herausbildung neuer Formen der Geschlechtersegregation einher.

Contents

1. INTRODUCTION[1]

The issue of *organizational change and transformation* continues to attract an overwhelming amount of attention in management studies and organization theory. In the increasingly volatile and turbulent business environment of the 1980s and 1990s, the success of business firms seems to increasingly rely on their flexibility in terms of learning, decentralizing, delayering and down-sizing. As part of this managerial discourse on the permanently reforming organization, we seem to experience a revival of a rationalistic, calculative and management-driven approach. Organizational change is perceived as a predominantly top-down process in the course of which top management radically reorganizes or transforms entire business units, divisions and firms (e.g. Peters and Waterman, 1982; Romanelli and Tushman, 1994; Kotter, 1995; Volberda, 1997). Relatedly, it is often postulated that the emergence of new competitors in the context of the internationalization and globalization of markets, the increasing pace of technological change and the managerial discourse of restructuring itself lead to converging trends of organizational form and development across different societal settings.

Critics of the managerialist discourse have pointed out that decision making on organizational reforms, rather then being a process of rational choice, is more likely to be characterized by bounded rationality and to reflect the previous change experiences of the organizational actors (cf. March and Simon, 1958; March, 1981). Organizational change may also be understood as a result of political bargaining and negotiation between competing interest groups in the organization (e.g. Pettigrew 1987; Pettigrew et al, 1992). Moreover, the notion of management as a monolithic and unified agent of change has been questioned. Instead, it has been suggested that management should be conceptualized as a vertically and horizontally divided set of actors with multiple and often contradictory structures and logics of action, including the potential independence of lower-level dynamics from top-down formulations of organizational change (e.g. Teulings, 1986; Tainio et al, 1991). Finally, it has

[1] We would like to thank Susan Meriläinen, Jacqueline O`Reilly and the participants of the workshop on Professions: Continuities & Change at the *Work, Employment & Society Conference* in September 1998 in Cambridge, UK for their helpful comments on an earlier version of this paper. Financing from the following sources is gratefully acknowledged: The Academy of Finland and Deutscher Akademischer Austauschdienst (DAAD), Helsinki School of Economics and its foundations, the Foundation for Economic Education in Finland, Osuuspankkiryhmän Tutkimussäätiö, the Finnish Cultural Foundation, the Finnish Saving Banks Research Foundation and Marcus Wallenberg Stiftelse.

been indicated that the categories used in the discourse of change management are not self-evident, but socially constituted phenomena which need to be studied as part of the change efforts themselves (e.g. Morgan and Sturdy, 1997; Gerlach, 1996). Most authors within this wide range of criticisms subscribe to the argument that organisational reforms develop divergently in particular societal settings, as different practices and discourses emerge, are constructed and contested.

In this paper, we provide a twofold critique of the two perspectives to organizational reform and change, i.e. managerialism and its socio-political elaborations. *Firstly*, we argue that the process and outcomes of organizational reforms in hierarchical bureaucracies cannot be fully understood without taking into account the gendered underpinnings of organizations in general and the dynamics by which gender relations unfold throughout the process of reforming in particular (cf. Lewis and Morgan, 1994; Woodall et al, 1997; Tienari, forth-coming).

The majority in both the managerialist prescriptions of how organizational 'change' should be implemented as well as the critical literature on the social complexity and unintentionality of 'changing' operate with an apparently gender-neutral notion of organizations and organizing. They are typically blind towards gendering of organizations. Put simply, analysis is based on the premise that the sex of organizational actors - the formulators and implementors of reforms (usually men) and its recipients (usually women) - is irrelevant to its process and outcomes. More specifically, both streams of thought widely ignore the growing body of feminist organizational theory indicating that gender is to be regarded as a constitutive element of social relationships in organizations, based on the division of labour, perceived differences and asymmetrical power relations between the sexes (for an overview, see e.g. Mills and Trancred 1992; Calas and Smircich, 1996).

We suggest that processes of organizational reform often go hand in hand with a redefinition of the division of labour - and (symbolic) perceptions of women's and men's work roles - in the organization. As part of this redefinition, women may gain increased access to specific management positions. At first glance, this seems to indicate that contrary to earlier findings (e.g. Woodall et al, 1997), organizational restructuring does not necessarily disadvantage women. We suggest, however, that relationships of power between the sexes are simultaneously reproduced, and male dominated hierarchies in the overall organization remain unchallenged throughout the process. Gender segregation merely changes its phenotype.

Secondly, we argue that the study of organizational change and reform as a process of gendered organizing should go beyond the polarization between universalistic versus societal/cultural approaches prevalent in recent debates on the effects of internationalization and globalization (e.g. Müller, 1997). Rather, such a study needs to take into account both universal forces and mechanisms potentially resulting in converging developments - and the historically specific societal and sectoral settings which are likely to penetrate the organization and give a particular shape to the link between reform and gender.

More specifically, we suggest that similar interrelationships between organizational reforms and feminization (and gendering) of specific managerial positions can be found across firms embedded in very different societies. However, the form in which the mechanism unfolds and the outcomes it has for different cohorts of women (and men) is shaped by structures and practices rooted in both societal particularities and challenges of the business environment at hand.

In chapter two of this paper, we develop a theoretical framework for cross-national comparison. We then apply this framework to a detailed analysis of reform processes in two case banks[2]. In chapter three, we present the location of our cases; we describe two societies with significantly divergent gender cultures and gender orders, and specify recent, similar and contrasting sectoral developments in banking within each of these societies. After a brief note on data and methodology in chapter four, we provide a detailed presentation of our findings in chapters five and six. These chapters are each divided into a (within-case) descriptive and an explanatory section. In chapter seven, we present our conclusions based on a comparative analysis of similarities and differences.

2. ORGANIZATIONAL REFORMS AND GENDER: FRAMEWORK FOR CROSS-NATIONAL COMPARISON

Organizational reforms and women's inroads to managerial ranks have previously been analyzed rather separately, and the discussions seem to have predominantly run in parallel rather than complemented each other. *On the one hand*, a vast literature on organizational change and transformation has emerged in recent decades, originating from both the managerialist camp (e.g.

[2] Research on reforms in banks is particularly compelling since national banking sectors have been central to the emergence and development of 'service sector economies' in general.

Romanelli and Tushman, 1994) and from its more critical counterparts in organizational theory (e.g. March and Simon, 1958; Brunsson, 1989). *On the other hand*, we can also distinguish between feminist theory on the gendering of organizations at the micro level (e.g. Acker, 1990; Crompton and LeFeuvre, 1992), and cross-national approaches towards gender and employment at the aggregate level (e.g. Duncan, 1998; Fagan and O'Reilly, 1998). In the following, we provide an outline of the debates, demonstrating one way to integrate some of the crucial issues discussed.

2.1. Criticisms of Managerialist Notions of Organizational Change

The contemporary managerialist version of organizational change generates the picture of an ideal organization which is permanently changing and flexible. The underlying discourse of change management has become a universal phenomenon. As traces of similar top-down efforts for change become evident across national and sectoral boundaries, the discourse may be considered a new kind of isomorphism (for a critical perspective, see e.g. Gerlach, 1996; Morgan and Sturdy, 1997). One example is the spread of the 'Citicorp model' in banking - first implemented in the US in the 1960s - incorporating principles of organizing based on customer segmentation, decentralization of decision making authority and rationalization of operations (cf. Cleveland and Huertas, 1985; Eriksson, 1994). Under a general trend of deregulation in national European financial services sectors, changes in customer demand and increased market competition contribute to change within and between banks. The expected outcome is global convergence, for the large banks much along the lines of the principles of the 'Citicorp model'.

When carried out, organizational change proves to be more complex than the prescriptive managerialist literature suggests. Although organizations change, they rarely change in a way that fulfills the intentions of a particular group of actors (March, 1981). Differentiating between organizational reform (i.e. change efforts) and change (i.e. consequences of reform, intentional and unintentional) allows us to take into account the criticisms of viewing organizations as ready objects for change via top-down actions. In organization theory, much of the criticism can be traced back to the works of March and Simon (1958; Cyert and March, 1963), who pointed out that organizations are "continually changing, routinely, easily, and responsively, but change within them cannot ordinarily be arbitrarily controlled" (March, 1981: 563). Organizations rarely do exactly what they are told to do (ibid), although at times people do manage to convince each other to change their opinions, beliefs, and ways of acting - and not only by mistake (cf. Czarniawska and Sevon, 1996).

Reforms and routine adaptation mix in a variety of ways. Some preconditions for particular organizational mixes are briefly discussed below.

Firstly, rather than being a process of rational choice, organizational decision making is more likely to be characterized by bounded rationality (e.g. March and Simon, 1958) where solutions frequently drive problems (e.g. March and Olsen, 1975; 1976). There are contradictory intentions and expectations present in formulating decisions while coalitions are built for their facilitation (e.g. March and Olsen, 1976; Baier et al, 1986). Moreover, top decision makers are likely to be confined by their own perceptions of past actions and the success and failure attributed to these actions (e.g. March, 1995). In other words, current change efforts reflect previous change experiences, orientations and capabilities. Relatedly, with reference to the distinction between reform and change, one should be aware that the intention in changing the form of the organization is often to maintain the political status quo rather than to foster change. Reforms may contribute to stability. Reforms are often repetitions of earlier reforms (Brunsson and Olsen, 1994), and they tend to become causes and effects of reforms (Brunsson, 1989). Reforming may materialize as a chain where the links between individual events of reform become blurred, although new reforms are constantly implemented on the premise that previous ones have been readily completed (Tienari and Tainio, forthcoming).

Secondly, rather than being a task exclusively reserved for top management, all parts of the organization scan the 'environment' and act accordingly. What is usually conceptualized as organizational change may well be "an ecology of concurrent responses in various parts of an organization to various interconnected parts of the environment" (March, 1981: 564). Translating top management intentions into realized change may essentially be a process of legitimation shaped by political and cultural considerations (cf. Pettigrew, 1987). Rather than being a neatly unfolding process of implementation, the materialization of a particular reform is more likely to be effectively filtered by the leveled nature of the organizational structure itself (e.g. Levinthal, 1994; Bacharach et al, 1996). There is a loose coupling between formal decisions to reform and actual behaviour down the line (cf. Brunsson, 1989). The role of groups of organizational actors - or, rather, groupings related to specific tasks or maneuvers - and the interaction between them needs to be considered. In fact, it is even a quixotic task to specify 'management' (as a collective of actors) under a single label (e.g. Teulings, 1986; Räsänen, 1986; Teulings and Lilja, 1989). Tainio et al (1991) point out that a process of change in a business firm cannot be explained solely by the direct intentions of any particular group. They stress the importance of the organization's structural dynamics, pointing to the need for identifying the dynamics at lower management levels that hinder and obstruct corresponding low level action to top management plans. Pettigrew et al's (1992) ideas on the need to link 'top-down revolution' with 'local evolution' in transformation, Greenwood and Hinings' (1996) postulations on the importance of 'intraorganizational dynamics' in change, and Räsänen's (1991/92) suggestions of change itself as a dual dynamic of developing and dismantling existing practices have similar underpinnings.

Finally, recent contributions to the study of organization attempt to go beyond the socio-politically informed criticisms of managerialism outlined above. Morgan and Sturdy (1997: 21) argue that neo- institutionalist theory can contribute to a better understanding of "how varying discourses and practices of organizational change emerge and are constructed and contested in particular social contexts". In this view, the borders of organizations are permeable and organizational reforms do not take place in a firm-specific vacuum. Studies in the tradition of the societal effect school have demonstrated how work organization, organizational structures and management styles vary depending on the national institutional and societal context (Maurice et al, 1986; Sorge and Warner, 1986). Neo-institutionalist authors, in general, follow a less deterministic approach and give more emphasis to organizational fields. Such fields, defined as "those organizations that, in the aggregate, constitute a recognized area of institutional life" (DiMaggio and Powell, 1983: 143), do not represent an external environment in the conventional sense, but penetrate or constitute all aspects of organizational life (cf. Friedland and Alford, 1987; cited in Scott, 1987). Building on a long institutionalist tradition, Räsänen and Whipp (1992), for example, have similarly argued that the sector is an important determinant of social and economic relations below the national level. In that the accomplishment of multiple actors with potentially diverse logics of action is highlighted, their conception comes close to that of the organizational field. The sector includes organizations which provide similar goods or services along with those who regularly transact with them in supplying, servicing, regulatory or customer roles. It is an arena of coexisting competition and cooperation (ibid).

In sum, the goals and content of reforms should not be confounded with the resulting process of organizational change. Top-down efforts of implementing reform are likely to be complemented, contested and resisted by bottom-up processes, and intentional outcomes to be supplemented or counteracted by unintentional effects. Both *top-down* and *bottom-up* voices need to be incorporated in the analysis. Middle management in large business firms in established (but impermanent) sectors is a particularly fruitful pool of organizational actors to be examined[3]. On the one hand, middle managers are conveyors of the transformative tendencies prevalent in contemporary business life. They are

[3] There is also evidence of increasing representation of women among middle management ranks in large business firms (see e.g. Bird, 1990; Jacobs, 1992; Tienari, forthcoming).

expected to ‘implement change’. On the other hand, middle managers are personally affected by the measures as potential targets for downsizing. They are ‘recipients of change’ (cf. Kanter et al, 1992). An important aspect of organizational reforms is partial renewal of the managerial work force and changes in the way in which social reproduction of management takes place (cf. Gunz 1989).

Despite underlining the multiplicity of organizational actors and the dynamics originating from their social practices and interaction - and emphasizing how perceptions and actions of individuals are shaped by structures, norms and values prevalent in particular societies and sectors/fields - the criticisms of managerialist notions of organizational change often fail to address the gendered nature of organizations. We maintain that top-down change efforts (as we conceptualized them above) are very rarely gendered by origin, in the sense that they are intentionally initiated to produce and reproduce hierarchies where the ‘feminine’ is subordinated. However, it seems clear that the ways in which top-down change efforts materialize within organizations carry real, gendered implications.

2.2. Feminist Theory on the Gendering of Organizations

The gender-blindness of the organizational change literature is merely an example of a more general phenomenon. One of the basic, recurring paradoxes in the constitution of organizational theory is that the category of man and masculinity is central to the analysis - yet it remains hidden, taken for granted and unexamined (cf. Mills and Tancred, 1992; Collinson and Hearn, 1996). The longstanding taken-for-grantedness of the gender neutrality of organizing has, however, for some time been revealed by several diverse strands of feminist approaches which share a critical stance to the status quo, i.e. male dominance in social arrangements (cf. Acker and Van Houten, 1974; Hearn and Parkin, 1983; for a review and categorization, see e.g. Calas and Smircich, 1996).

Whereas early feminist studies often focused on individual characteristics of women and/or organizational structures contributing to gender specific opportunity structures (cf. Kanter, 1977), the focus of more recent work has been on both ‘how gender is done’ (e.g. Acker, 1994) and on gender critical analyses of fundamental theoretical assumptions in organizational theory, such as hierarchy and bureaucracy (e.g. Ferguson 1984; Savage and Witz, 1992), leadership (Calás and Smircich, 1991), power relations (e.g. Acker and Van Houten, 1974; Ragins and Sundstrom, 1989) and organizational culture (e.g.

Marshall 1984; Alvesson and Due Billing, 1992). A common concern of a variety of feminist approaches is that organizations cannot be understood without analyzing the gendered relations and interactions through which men and women become established as different groups (and assigned to different jobs and positions) and the ways in which male dominance is established, maintained and reproduced through power relations.

Firstly, an analysis of organizational reforms and women's position inspired by feminist approaches should attempt to reveal the underlying gendered subtext of reforms. Kerfoot and Knights (1993), for example, elaborate on paternalism and strategic management as techniques both constitutive of and embedded in what they term a discourse of masculinism. Secondly, such an analysis should attempt to reveal how the way reforms materialize is shaped by the existing division of labour between men and women, gendered practices, and the perceptions of actors at different hierarchical levels within the organization. Both are incorporated in the discussion below, but our emphasis is on the latter.

Why do organizational reforms appear gender neutral? One obvious reason is the ostensibly objective and impersonal language in which its overall goals and implementation procedures are manifested. Thereby jobs and hierarchies, and the way in which they are intended to be maintained and changed throughout the reform, appear as abstract categories (cf. Acker, 1990). Women have throughout time been concentrated in jobs at the lower end of organizational hierarchies, with little discretion and limited prospects in terms of remuneration and career development. Jobs at higher levels of the hierarchy, vested with more authority, higher pay and better career perspectives have predominantly remained the domain of men[4] (e.g. Kanter, 1977; Adler and Izraeli, 1994). Jobs and hierarchies are thus intertwined, fundamentally gendered concepts.

The way in which stereotypically female and male jobs have evolved is to a large part based on the separation between the 'public sphere' of work and the 'private sphere' of the home, and the assumption that women have the predominant responsibility for the organization of domestic life and social reproduction. In an account of the exclusion of women from higher levels of academic hierarchies in the US, Martin (1994) presents an example (among

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[4] Those who have 'made it' to the upper echelons of organizations are the focus of specific women-in-management literature. W.I.M. is often associated with 'liberal feminist' theory which has been criticized, for example, for its positivist epistemological position (see e.g. Calas and Smircich, 1996). The central focus has been the pursuit of sexual equity or gender justice (ibid.). A popular theme has recently been 'difference', i.e. what is special about women that makes them good managers.

many) of how institutionalized rules and practices which are constituted by, and further contribute to, the separation of the ‘public’ and the ‘private’. The tenure clock is apparently gender-neutral, yet effectively segregating: “in the USA, at the end of the sixth or seventh year, most faculty face an ‘up or out’ review for tenure. ... [T]his rule places women faculty who want to bear children at a disadvantage, as they must amass a teaching and research record sufficient for tenure at the same time that health concerns mandate they bear their children” (ibid: 409). Similarly, Heintz and Nadei (1998) maintain that whereas before men and women were separated through mechanisms controlling access to the public sphere, segregation according to gender now becomes reproduced more actively - and reinforced symbolically - via indirect, contextualized and often apparently gender neutral rules (e.g. working time arrangements). Thus, gender differences are no longer maintained to the same extent as before by ‘macro level’ societal institutions. Rather, the reproduction of segregation becomes dependent on specific organizational conditions and on the interests and social identities of the actors involved. (Ibid)

The gendered division of jobs has been identified as one of the cornerstones of power differentials between women and men in organizations (Acker and Van Houten, 1974; Collinson et al, 1990). An essential part of the gendering of jobs is that they become attached to a particular symbolism which consists of meanings and understandings involving gendered connotations (Alvesson and Due Billing, 1992). These are related to, but not fully determined by, numerical sex proportion. This symbolism - which is in part subconscious and difficult to articulate - becomes particularly evident in notions of what is considered by organizational actors as appropriate and desirable qualifications, skills and traits for recruitment and promotion to various positions.

The way in which organizational hierarchies have been constructed is itself deeply ingrained in the dominant concept of heterosexual, middle-class white masculinity (cf. Collinson and Hearn, 1996). Organizational authority and individual success have become intrinsically connected to upward mobility (see also Kanter, 1977: 131 on “be promoted or perish”), a male career pattern which can often be established and maintained only because a large majority of (female) co-workers are excluded from promotion. Crompton and Sanderson (1986), among others, have highlighted how gender specific definitions of credentials and formal qualifications have been used in order to maintain the exclusion of ‘unpromotable’ women from moving up the hierarchy. Furthermore, hierarchies are constructed on the assumption that those without responsibilities for caring for others outside work are naturally more suited to responsibility and authority (cf. Acker, 1990). Since the development of power in bureaucratic organizations typically parallels the development of careers, organizational hierarchies contribute to what Ragins and Sundstrom (1989) have described as gendered paths to power in organizations. Disparities in numbers and power, together with other structural causes of inequality within organizations, contribute to gender specific opportunity structures (cf. Kanter, 1977).

The gendered nature of jobs and hierarchies, however, is not a static phenomenon but constantly reproduced by social practices. Thus, it can also be subject to contestation and change (Connell, 1987). Historically, changes in gender composition and segregation have been mainly analyzed at the level of industries, occupations and professions (cf. Millward and Woodland, 1995; Willms-Herget, 1985). Among the factors which have been discussed as contributing to the increased access of women into previously male dominated occupations are women's increased educational attainment and/or changing social norms relating to work and family roles (as well as economic needs of families for double earning). However, feminization has often gone hand in hand with a deterioration of working conditions, income and status of the occupation or profession in question (cf. Reskin and Roos, 1990). So far, little in-depth analysis has been carried out at the level of the organization in order to identify processes through which organizational actors contribute to changes in gender composition of occupational groupings at the aggregate level (for exceptions, see e.g. Crompton and Sanderson, 1990; Acker, 1990, 1992, 1994).

Joan Acker (1990; 1992; 1994) identifies four ways by which persistent structuring along gender lines is reproduced within organizations. These four ways are "components of the same reality, although, for purposes of description, they can be seen as analytically distinct" (Acker, 1992: 252). They serve as different points of entry to the identification of gendered practices and processes, into the ongoing flow of actions and interactions. Acker's inventory of gendered processes distinguishes between a) the production of gender divisions through 'ordinary' procedures and decisions; b) the creation of symbols, images, and forms of consciousness that portray and give legitimacy to the divisions; c) the multitude of interactions that occur between individuals, enacting dominance and subordination; and d) the gendered social constructions of reality that form in the minds of individuals, for example, in terms of adequate performing in the organization.

There is a timely need to examine the role of organizational reforms in redefining and reshaping jobs and hierarchies within organizations. It has been suggested that jobs are even more sex-segregated than occupations (Rosenfeld and Spenner, 1992). In as far as the redefinition relates to the task profile, skill requirements, power and status of specific jobs and positions, it is also likely to have implications for the gendered connotations attached to them. Thereby, it is a question of gender segregation and its sustenance, reproduction and change (see e.g. Acker, 1994), not only of sex segregation, i.e. the distribution of men and women into different tasks and positions.

In the empirical chapters of this paper, we build on the processes specified by Acker (1990, 1992, 1994) to explicate the gendered subtext underlying organizational reforms. We want to underline both a focus on the more or less conscious 'use' of gender divisions by top managers[5] and on gendered perceptions, behaviour and relationships of men and women at lower levels of the hierarchy, developing their own dynamics independent of the formal top-down procedure. Thereby, it seems also necessary to distinguish between different groups (or cohorts) of men and women, and to be sensitive to the variations, contradictions and ambiguities in gender relations and symbolism prevalent in different units and at different levels of organizations (see e.g. Alvesson and Due Billing, 1992).

Organizational reforms create (gendered) demands for workforce. The redefinition and reallocation of jobs and hierarchies in reforms carries the potential of creating a mismatch with the current holders of organizational positions. This mismatch may lead to eventual adaptation to changed work roles and requirements, but it can also result in defensive contesting of redefinitions and/or unintended job mobility of preferred employees. Redefined jobs (and thereby hierarchies) become filled with new individuals selected along redefined criteria of appropriateness and desirability. The way this demand becomes satisfied depends - among other things - on the (gendered) supply of available workforce within the organization and in the labour market in general.

Finally, it is important to note that delayering and downsizing have been among key catchwords of organizational 'transformations' in the 1980s and 1990s. Reforms have involved substantial shedding of managerial and non-managerial workforce. On the one hand, it has been maintained that women in management are particularly vulnerable in organizational reforms connected to downsizing. Woodall et al (1997), for example, have argued that such restructuring is likely to disadvantage women managers who typically make their careers by 'functional chimneys', are less well represented than men in informal networks and less often assigned special key tasks in the reform process. On the other hand, it has been argued that specific forms of restructuring, even

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[5] As precipitating factors for feminization of managerial ranks, evidence has been found for reclassification, i.e. retitling, of positions as well as dissemination of managerial titles, i.e. title-inflation (cf. Miller, 1980). Women on the move are more likely to get more pay than more authority (Jacobs, 1992). Savage (1992: 146), for example, maintains that in banking, women keep moving into areas where "they may be able to exercise high levels of skill and expertise but have little effective organizational discretion".

with reductive elements, in fact promote feminization of certain middle management positions, albeit as a spin-off reflection of a development that reproduces gender segregation in new forms (Tienari, forthcoming; see also Bird, 1990). Both arguments remain to be elaborated on from the demand and supply perspective.

In sum, the feminist theories discussed raise our awareness for distinguishing between (numerical) feminization and (social) gendering of jobs and hierarchies. The research points at the crucial importance of *how everyday experience is constructed*. The aim is to make visible the informal and 'invisible' ways - practices of organizing, symbols and ideologies, social interactions etc. - by which structuring along gender lines is produced and reproduced within particular organizations.

Authors from the early beginnings of feminist organizational theory have, however, also underlined the importance of extraorganizational influences, arguing that "women's position in any organization is inseparable from women's position in society" (Wolff 1977: 20). In general, the gendered substructure of organizations is located in practices relating to and assumptions about the extraorganizational reproduction of its members in society in general (see e.g. Acker, 1994). More specifically, gender relations in society penetrate and interlink with processes at the organizational level, also in times of implementing reform. In order to base our research on a detailed theoretical consideration of these extraorganizational influences, to complement the debates above, we now briefly turn to a discourse which has to a large extent developed in the field of comparative employment and labour market studies.

2.3. Cross-National Comparative Analyses of Gender Relations and Employment

In recent years, an increasing number of comparative studies has highlighted cross-national similarities and differences in the labour market position of women relative to men. Among the main issues studied in this literature are the institutional and normative influences on the degree and forms of women's and men's labour force participation, and the gendered division of labour along the lines of sectoral, occupational and vertical segregation (for reviews, see e.g. Duncan, 1998; Fagan and O'Reilly, 1998). It has been suggested that the cross-national variability in women's and men's economic and social position should be understood as a historical product, shaped by national institutions, societal structures as well as norms and values. These societal factors influence what comes to be considered as appropriate representation of women and men in the public and private sphere (i.e. work and family life), what becomes considered as legitimate qualifications for specific jobs and what constitutes relationships of subordination and equality between the sexes.

Fagan and O'Reilly (1998) distinguish between two institutional approaches to cross-national employment research; societal employment systems and gender systems. Both assist in defining and operationalizing abstract notions of 'national culture'. Criticism has been extended to the often static nature of the analysis in both approaches, and recent contributions have especially attempted to account for 'change'. (Ibid)

On the one hand, the *societal employment systems* literature is informed by Maurice et al's (1986) work on the 'societal effect', identifying the way cross-national variety of organizational forms and practices is closely "bound to institutionalized human resources (education, training, work careers), social stratification and industrial relations" (Sorge, 1991: 162). Simply put, nationally distinct institutional systems are seen to influence the organization of work at the level of the firm. Unique configurations are the outcome. Whereas the societal effect approach highlights the importance of the educational system in shaping the relations between skill attainment and the organization of workplace hierarchy, recent criticisms of the (predominantly gender-blind) societal employment systems approach have underlined that other societal 'variables' such as welfare state system, state policy, family models are equally important to the understanding of societal patterns of gendered organizing (cf. O'Reilly, 1998). The main consideration here has been on understanding how gendered labour market divisions are developed and maintained through the action of employers, organized labour and the intervention of the state. Within this tradition, Rubery (1988) has argued for a framework that, in order to account for cross-national differences in the position of women, incorporates the interrelatedness of the system of industrial, labour market and family organization, and the role of the society's political and social values in maintaining these relationships. Institutional structures to be incorporated in the analysis include the organization and industrial structure of the production system, labour market conditions and regulations, the training and education system, and dominant social attitudes and values, including those concerned with gender roles (Rubery and Fagan, 1995; Fagan and O'Reilly, 1998).

On the other hand, recent *gender systems literature* has more directly addressed the social reproduction of gender roles. Feminist debates around the welfare state, starting from a critique of Esping-Anderson's (1990) 'Three Worlds of Welfare Capitalism', have busted in a variety of gradually different classification systems of welfare states in relations to gender relations (cf. Duncan, 1998). These classifications, however, tend to remain at a rather normative and abstract level. Crompton and Harris (1997: 196) argue that an "expanded version of the 'welfare state modelling' approach" which incorporates not only welfare state regimes, but also gender equality policies and the encouragement and support given to women as mothers has the capacity to develop a sufficiently detailed and dynamic account of national variations in gender relations and gender role attitudes. Their results coincide with Lane's (1995) earlier work which points at important differences in how women's employment opportunities are effected by laissez-faire or interventionist ideology of the state towards family and employment policy.

Pfau-Effinger (1998) has argued that an analysis of gender regimes in labour markets should also take into consideration gendered cultures, e.g. ideologies, norms and values which are underlying the various state policies and the behaviour of social actors. Referring to Connell's (1987) dynamic conceptualization of gender order (and regime), both Lane and Pfau-Effinger have attempted to show how the division of labour, power relations and emotionally charged social relations become constituent structures that affect women's labour market participation and employment status. Gender regimes at the level of the society, then, are a result of "negotiations between actors relating to the gender culture and institutions within the gender order" (Pfau-Effinger 1998: 178).

The societal effect and the gender systems approaches may be fruitfully combined, and applied to the comparative study of gender relations at work and to the ways in which gender becomes ingrained in organizational structures and practices. Following O'Reilly (1998: 19), the societal effect approach "can be applied to examining gender relations to allow us to identify national specifities in women's employment that are materially rooted in institutional arrangements". It is particularly useful in explaining employers' labour choices in terms of the societal context of the education and training system, the role of industrial relations and the organization of business. "However, the societal approach was effectively blind to the socialization institutions related to the sphere of social reproduction which could identify differences in the availability of female labor and the ideology of gender roles" (ibid). These aspects may be complemented based on research originating from the gender regime perspective. However, some reservations need to be made.

Recent research points to the need to take into account existing variability within national systems. For example, the concepts of organizational fields (or sectors) as mediating structures between the societal and the organizational gender regime need to be developed. In their cross-national study of biographies of female bank managers and medical doctors, Crompton and

Harris (1998) present the occupational structure and associated employment experiences as an important institutional filter through which "macro level social and economic changes" impact upon interpersonal relationships. They found that occupational structure and employment experience contribute substantially to the systematic variations in family building, and in the domestic division of labour, between female bankers and doctors. With respect to the banking business, Crompton and Harris (1998) highlight the rapidity of organizational change in general and change in the content of managerial jobs in particular. Consequently, women in bank management have not "been able to contemplate long-term forward planning of their employment and family careers" (ibid: 306). They have tended to be reflexive to the "constant flux of organizational realities" and adopted a "more gender egalitarian division of labour" at home (ibid: 307, 311). One implication of Crompton and Harris' (1998) findings is striking; variation between occupations seems to outplay cross-national differences with respect to coping with the employment/family interface. It seems that female bank managers have typically been either forced to choose between employment career and, for example, having children - or, in order to have both, to construct individual solutions within the 'private sphere'.

In addition to the distinct ways in which gender relations become institutionalized in societies, organizational fields/sectors or occupations, "enduring regional and local cultures of gender and work" call for examination (Duncan 1998: 216). The emphasis upon differences in gender relations should also be viewed in parallel to the existence of fundamental commonalities. This is emphasized in, for example, Crompton and Le Feuvre (1992). They found that despite aggregate level differences in the employment patterns and careers of women in France and Great Britain, at the level of the organization women's experiences and attitudes were significantly similar. "'Gender may not be a universal concept, but the experiences of individual women nevertheless demonstrate important continuities" (ibid: 114; see also Crompton and Harris, 1997). The commonality may well be the active construction of differences, and should not be confused with the universalism inherent in the managerialist notions of organizational change and transformation.

In sum, cross-national comparative analyses of gender relations and employment enable us to identify specific gender regimes within different societies and fields emerging at particular times. We indicated earlier that women in business firms in Western societies come into contact with ostensibly gender-neutral structures and practices, the effects of which on their everyday experience and personal career unfolding cannot be directly derived from national, regional or local gender profiles, orders, regimes, contracts, cultures or arrangements (for the concepts, see e.g. O'Reilly and Fagan, 1998). However, cross-national comparative analyses highlight important institutional features and gendered patterns of social relationships which penetrate firms, but cannot be revealed through firm-specific research alone. Both sides must be included in the analysis.

The employment/family interface is an adequate example of where elaborations within cross-national comparative analyses have been particularly valuable. Women are forced to satisfice, juggle or balance between work and family, depending on norms that vary between societies (cf. Chafetz and Hagan, 1996; Jacobson, 1991). Pfau-Effinger (1998), for example, demonstrates how dominant societal norms and values about motherhood and the family affect the mechanisms which facilitate women's representation in the labour market. Similar mechanisms may operate in the gendering of organizational reforms, not least in terms of 'gendered demands' and what comes to be considered the adequate 'female supply'.

In the light of the discussion in this chapter, three basic types of explanations can be traced for the links between organizational reform, feminization and gender: *individual skills and credentials*, *gendered demands and the female supply*, and *gender (re)segregation* in terms of jobs and hierarchies. Before presenting an in-depth analysis of such links, we will outline the societal and sectoral location of the firms compared.

3. SOCIETAL AND SECTORAL EMBEDDEDNESS OF ORGANIZATIONAL REFORM: FINLAND AND GERMANY COMPARED

3.1. Gendered Labour Market Regimes

Why Finland and Germany? Because they appear very different. In recent years, an increasing number of comparative studies has highlighted cross-national similarities and differences in the labour market position of women relative to men. It has been suggested that the cross-national variability in women's and men's economic and social position should be understood as a historical product, shaped by national institutions, societal structures as well as norms and values. These societal factors influence what is considered appropriate representation of women and men in the public and private sphere, work and family life, as well as what constitutes relationships of subordination and equality between both sexes. In this section, we outline some of the most salient differences in the overall institutional framework and state policy of Germany and Finland, and show how they have impacted on gender relations and women's position in the labour market. Following Crompton and Harris (1997) we differentiate between 1. welfare state policies, 2. state support for mothers of small children, and 3. equal opportunities policies[6].

Firstly, it has been argued that gender differences were built in to the structuring of welfare states from the very beginning (Pateman, 1989). The extent and the forms in which this took place, however, differ considerably between Germany and Finland. The 'Bismarckian welfare state regime' (Duncan 1998) was built around the idea that the provision of social benefits should be organized around the principle of insurance which reflects and reproduces existing status hierarchies in society, including the gendered division of labour between men and women. It was thus taken for granted that men would earn the family's income through employment and that therefore, married women staying at home and caring for children, did not need individual entitlements to social security. Assumptions about the 'male breadwinner family' were also built in when the West German welfare state was reconstructed after the Second World War on conservative-corporatist principles. "Capital and labour, civil servants, white or blue collar workers as well as men and women are perceived as having distinct status or closed social relationships ... difference comes before equality" (Ostner, 1994: 36). As Pfau-Effinger and Geissler (1992) have shown, German welfare state regulations offer only few incentives for an egalitarian family model.

In Finland, the beginnings of a modern welfare state emerged when the country was still largely an agrarian society. According to Pfau-Effinger (1996: 480) large women's organizations were considerably involved in developing state policies towards the support and social security of farming families, and particularly women. This has also to be seen against the background that women in Finland obtained political rights more than a decade earlier than in Germany. In fact, they were the first in Europe to do so in 1906 (compared to 1919 in Germany). In contrast to the Bismarckian model, the Finnish welfare state is oriented towards redistribution and equalizing social differences. It was, at least from the 1940s onwards (Keinänen, 1994), universalistic, and all citizens were entitled to a relatively high level of state-provided social support. The underlying agrarian gender role model - both sexes contributing through work to the family economy - was transformed into an egalitarian-individualistic model, based on the idea of men and women as individual breadwinners, when

[6] In this paper we focus on the gendered legacy of the former Federal Republic of Germany. For differences between the gender systems of the FRG and the GDR, see e.g. Duncan (1998).

Finland underwent a rapid transition from an agrarian into a modern service economy in the 1950s and 1960s.

In general, employment policy in Finland has been based on the idea of social cohesion and integration of a small and homogeneous nation. The state has played an important role in both buffering the social outcomes of cyclical economic developments in the private sector, which is very vulnerable to external pressures, as well as creating jobs in the public sector through the expansion of social services.

Secondly, different approaches of state policy towards gender relations are also visible in the support which is provided for mothers of small children in the two countries. In recent decades, German state policy on family and reproduction has been rather conservative in the sense that it sustained a gender ideology with a strong emphasis on women's duties as housewives and mothers. This is not only expressed in tax and social security legislation which make it financially worthwhile for married women (whose husbands have a reasonable income) to stay at home or to switch to marginal part-time jobs when they have small children (Quack 1993). Child care provision, at least in the Western Länder of Germany, is also not designed to free women for employment; there is very little provision for under-threes, and the short duration of daily provision of child care for the 3-6 years-old make sometimes even part-time work difficult to organize (the coverage and time periods of provision are still more generous in the Länder of the former East Germany despite cuts in public spending and a dramatic decline of birth rates). School is organized on a half-day basis and out-of-school care is available in West Germany for only 5% of school children - compared, however, to 88% in East Germany (Lane 1995; Rubery et al, 1998). This renders employment often difficult even with primary school age children. There have been, however, some improvements during recent years. In return for maintaining a restrictive abortion law, the parliament has passed a law which renders full-coverage of care provision for the 3-6 years old obligatory from the beginning of 1998 onwards. In 1993, statutory parental leave (following a maternity leave of 70 weekdays) was extended from one to three years with a flat-rate compensation equaling to approximately 22% of an average manual wage (Rubery et al, 1998). This reform gives mothers (or fathers) an extended right to retain their employment contract for a longer period. It has been argued, however, that the extension of parental leave as a substitute rather than a complement for child care services has led to an institutionalization of interrupted women's employment careers (ibid.)

In Finland, in contrast, various state policies are directed at support for working mothers, and taxation and social security regulation treats women and men as individuals. The broad provision of child care facilities enables a balancing of motherhood and continuous employment career for Finnish women (cf. Jacobson, 1991). The balancing is, however, based on an ability to organize family-specific solutions.

Since 1990, all Finnish children under 3 have been entitled to municipal day care. Mothers are at present entitled to a maternity leave of 105 weekdays (with a coverage of appr. two-thirds of monthly income), while fathers can simultaneously take paternity leave of up to 12 weekdays. Subsequently, one of the parents is entitled to care leave of 158 weekdays (same coverage). After the 263 weekdays of leave, and until the child turns three, the parents are able to choose between a state provided place for the child at a municipal day care center or support for child care at home (a tax free sum of approximately FIM 1500 per month). In contrast to Germany, Finnish state policy is clearly directed at providing the necessary support for women to continue employment during child rearing periods, and full-time employment of mothers is considered the norm. It must be pointed out, however, that it has been argued that "family policy issues were created more with families and children in mind than to support female careers" (Aaltio-Marjosola and Jacobson, 1998).

Thirdly, equal opportunity policies are another field in which the contrasting approaches of the German and Finnish states to gender relations can be demonstrated. In Germany, equal opportunities has never been a significant issue on the political agenda. Even though the proportion of women elected to the Bundestag is increasing, women are still in a minority in the political arena. European directives on equal opportunities legislation were first strongly opposed and then half-heartedly implemented by the Federal government. Since the mid-1990s, however, equal opportunities legislation has been introduced in the civil service at the Federal and Länder level, which requires plans for equal opportunities and affirmative action. It is indicative that the possibility of positive discrimination led several male job applicants to bring their case to the European Court where some of the legislation was rejected as problematic.

Finland has frequently appeared in cross-national comparisons as the 'laboratory of equality', together with the other Nordic countries, relying on an idea of equality that takes into account individual differences between human beings (Ostner, 1994). Among other things, this is reflected by a relatively equal representation of women in the political arena. Recently, almost half of the ministers in national governments have been women. In general, there is a highly developed sensibility on equality issues in Finland, which is reflected in strong equal opportunities legislation. According to the 1987 Equality Law, public authorities and private employers have to actively promote gender equality. In the 1995 reform of this law it was laid down that employers (public and private) with more than 30 employees have to take measures to promote equality between women and men in the work place, which might also include positive discrimination in order to achieve a higher representation of women in decision-making bodies. This legislation has shown some positive outcomes in the public sector, but the private sector has so far been barely affected.

In sum, German and Finnish societies represent contrasting cases with regard to their welfare state regimes, state support for mothers, as well as equal opportunities agendas. In Germany, state policy provides few incentives for continuous integration of women into the labour market. In fact, state policy is still strongly oriented towards a family model in which women are primarily assigned the role of carers. At the same time, the reproduction of status hierarchies overrides equality concerns in German society. In Finland, in contrast, state policy has a long-standing focus on the double earner family in which women combine continuous employment with caring for children, and equal opportunities rank - at least in terms of political and cultural discourse - higher on the political agenda. The gender profile, resulting from the Finnish gender regime at state level, is thus much more straight forward in offering a socially accepted model of balancing work and family, whereas in Germany it remains much more ambiguous and subjects women to conflicting pressures (see also Lane, 1995: 15).

How have these state policies then affected the position of women and men in the labour market? The most significant differences can be seen in the degree and forms of female labour force participation. In both countries, the number of women entering the labour market has increased considerably since the 1960s. In 1990, however, 73% of Finnish women compared to only 56% of German women aged 15-64 years were active in the labour market. The gap between the countries has barely changed since the 1960s (Pfau-Effinger 1996: 472). These differences are particularly pronounced at the lower and intermediary qualification level, whereas participation rates of women with academic degrees are rather similar; in 1992, 89% in Finland compared to 82% in Germany (OECD, 1997).

The labour force participation of women with children clearly reflects the different institutional and societal context outlined above. In Finland 73% of women with children under 7 years were active in the labour force (data referring to 1993 in Statistics Finland, 1996), whereas in Germany this was the case for slightly less than every second woman with children in this age group (data based on 1990 in European Union, 1992). Child care as a primary activity decreases by approximately 50 percent for Finnish women at the end of the maternity and care leave period as a large proportion return to full-time work. In Germany, however, despite a continuous increase in the labour force participation of young mothers, only one out of two women return to work after the 3-

years parental leave expires. Longer employment breaks in Germany are often connected with disadvantages in terms of women's professional advancement. In many cases, the jobs which women take up after their return are below the qualification level which they occupied before their leave. One reason among many is that many women returnees take up part-time work (Quack, 1993). In 1990, about one-third of female employees in German were working part-time compared to only 10% in Finland (Pfau-Effinger, 1998). Studies of the orientations of younger women in Germany, indicate, however, that the majority of them would prefer to combine motherhood and work (Geissler and Oechsle, 1990) if the institutional context would allow them to do so. As Baumeister (1994: 110) argues "(T)here are indications that the practices of institutions in the educational and employment system are based on specific normality assumptions regarding the employment of women which evidently adjust to changing reality with a certain time lag".

In Finland and Germany, horizontal and vertical segregation of the labour market is pronounced. Women are overrepresented in the services, and underrepresented in manufacturing occupations. They are also overrepresented at the lower end of occupational and organizational hierarchies. Interesting differences can nevertheless be observed which can be related to the institutional framework. Firstly, *occupational segregation* (measured on the basis of a 2-digit classification) is somewhat higher in Finland than in Germany. Whereas in 1980, 68% of gainfully employed women in Germany were working in female occupations (employing 60 or more percent of women), this was the case for 79% of gainfully employed women in Finland (Quack et al, 1992; Nummenmaa,1994). No recent data are available on a comparative basis, but time series for the individual countries indicate that little change has occurred since then. As Ostner (1994) points out, women's paid work has "never interfered with men's jobs and spheres in the Nordic countries" (ibid: 33).

Horizontal segregation between sectors and occupations remains sharp in Finland. The state has played a central role in providing service jobs for women, particularly in public caring institutions - usually highly feminized occupations. Accordingly, gender segregation between the public and private sectors is much more pronounced in Finland than in Germany. In 1995, 42% of female and 19% of male employees in Finland were working in the public service. In Germany, the public sector accounted for only 19% of the female employees and 13% of the male employees (Statistics Finland, 1996; Breidenstein, 1997). The higher degree of women's labour force participation in Finland compared to Germany can thus be attributed to a large extent to the expansion of public sector employment. It has not affected the private sector to the same extent in which women accounted in 1995 for approximately 40% of employees in both countries.

Given the relatively strong focus of Finnish society on equality, one might expect that this should have contributed to a more balanced gender distribution in higher level occupational and organizational positions. In fact, available studies show that the proportion of women among managers and higher level public servants is higher in Finland than in Germany. In the public sector, Finnish women represent 41% of higher level civil servants (Kolehmainen, 1995; cited in Pfau-Effinger, 1996) compared to 28% in Germany (Breidenstein, 1997). Again, the relative progress which Finnish women have made in recent decades seems to be largely confined to public sector employment. The private sector remains *vertically segregated*; women are predominantly concentrated at lower levels of organizations. The Nordic Council (1996) found that one out of five managers in private sector firms was a woman, but that in the largest firms the proportion was somewhat lower (12%) and that at the very top, only 2% of the CEOs and managing directors were women.

Figures for Germany, even though not directly comparable, suggest that there are even fewer women in private sector management than in Finland. According to Hadler and Domsch (1994), in 1990-1991 women represented 6% of the managers in private sector companies, and only 3% in the largest business undertakings. The number of female managers at the very top is extremely small; Quack (1997) found only 0.5% female CEOs and managing directors (or the equivalent) in Germany.

Another indication of persisting strong gender hierarchies is the *wage gap*. In Finland, despite the equal pay legislation implemented in 1987, the wage gap continues to be the largest in the Nordic countries. In 1986, for example, the wages of female Finnish manual workers in manufacturing amounted to 77% of their male colleagues, a gap that was only insignificantly smaller than the German ratio of 73% (Keinänen, 1994). In sum, the private sector seems to display less country-specific differences than the public sector.

The persisting gender inequalities in the labour market cannot - at least in Finland - be attributed to a lack of women's *education and training*. The Finnish women's movement has, as Julkunen and Rantalaiho (1990) state, "maybe more than anywhere else ... used the strategies of professionalization in fighting for recognition of women's work" (cited in Keinänen, 1994: 173). The educational level of Finnish women and men is at present approximately the same; in younger generations the level is slightly higher among women. In principle, the Finnish educational system is relatively straight-forward. There is nine-year compulsory education in a comprehensive school. Approximately a half of the pupils continue in the upper secondary school (i.e. high school), which is completed after three years through a matriculation examination (i.e. A-levels). There are then entrance examinations for academic education. The competition is intense, especially in fields which potentially lead to high status and / or well paid positions in the labor market (e.g. business, law, medicine). On average, 12-14 percent of each age group in Finland continue their studies at university level. The proportion of women in higher education is slightly over 50 percent. At the crossroads after both the comprehensive school and the upper secondary school there are possibilities for vocational education. There is, however, no equivalent for the German dual system. An academic degree is typically a crucial entry port into the upper echelons of business firms and governmental institutions.

In Germany, in contrast, the education and training system is more strongly gender segregated. The dominant type of training leading to jobs at the intermediary skill level is an apprenticeship in the dual system. Approximately two-thirds of each age cohort enter such an apprenticeship in Germany. The dual system is based on corporatist collaboration between employers, unions and government at the national and local level. “Training includes a strong practical component of on-the-job training which is closely related to theoretical instruction at public vocational schools. Examinations at the end of the apprenticeship provide state recognized certificates” (Quack et al, 1995: 11). Despite equal, and partly even better results in school examinations, young women are still underrepresented in the apprenticeship system and highly concentrated in training for a few occupations. In contrast, women are overrepresented in purely school-organized forms of training - often viewed as second-class training with poorer prospects on the labor market (Baumeister, 1994) or leading into highly feminized occupations such as nursing and kindergarten teaching. As Quack et al (1992) have shown, occupational segregation in the German labor market has a strong basis in the differentiated occupational training system. Furthermore, young women are still underrepresented in the university system - even though their proportion is continuously rising. In 1993, women represented 40% of the students and 39% of the graduates at German universities.

In sum, in Finland the institutional context supports continuous full-time employment and equality has a relatively high standing on the political agenda. Equal opportunity has been successfully put into practice in the educational system, and to some extent, in the public sector where the majority of employees are women. In Germany, the institutional context and state policy on the surface promote the picture of 'individual choice' between work and family, but when it comes down to what the state really provides in terms of welfare state regulations and support there are strong incentives for women to stay at home during periods of child rearing. This creates 'moral dilemmas' (cf. Pfau-Effinger, 1998) for the younger generation of women that wants to combine motherhood and employment. Furthermore, status hierarchies are more readily accepted in

Germany and equal opportunity is not ranked very high in the political and cultural discourse.

Besides the overall differences between Finland and Germany, however, there appear to be similarities with regard to a stronger persistence of gender inequalities in professional position and income in the private sector, indicating that at least some of the institutions and state policies described above seem to have a weaker impact in the private than the public sector of the economy. There are thus indications that national gender regimes are more complex than often contended. Even though some similarities are to be expected with regard to how societal factors shape the division of labour between women and men in different economic sectors, considerable differences may also appear.

Sectoral (or occupational) differences in gender relations in work can emerge as result of the historical constellations of state policies, societal norms and labour force activity of men and women. These constellations come into being when sectors come into existence or go through a major expansion or contraction. The relative importance attributed to certain sectors by government industrial policy as well as the collective actors (employer associations and unions) are likely to become reflected in the wage distribution and to attract a different composition of the labour force. Differences in working conditions and working time might render employment in certain sectors more or less attractive for women and men (cf. Crompton and Sanderson, 1986).

An analysis of changes within organizations should therefore not only be embedded in a review of gender relations in the society in general, but also take into account how the gendered division of labour and relations of subordination and equality between women and men have become institutionalized within particular sectors. Moreover, an understanding of the sectoral patterns of gender segregation is a necessary prerequisite for a thorough contextualization of a cross-national comparison of individual case studies. We therefore now turn to a short inspection of developments in the German and Finnish banking sectors.

3.2. Gendered Banking Sectors

Why banks? Because they are the heartland of gendered bureaucracy (cf. Halford and Savage, 1995). On the one hand, banks are archetypal examples of bureaucratic organization. Banks have historically incorporated centralized decision-making structures, i.e. concentrating authority in the upper echelons. Hierarchies have been visible, and the nature of the business seems to have entailed a high degree of formalized rules and standardization of operations. Banks have been conceptualized as organizations in the heartland of the classic bureaucratic career; vocational and characterized by expectations of step-by-step upward mobility (e.g. Savage, 1992; Halford and Savage, 1995; Witz, 1995).

On the other hand, national financial services industries in Europe are among the most striking recent examples of relatively stable, domestic-centred operating ‘environments’ transforming into highly complex and dynamic ones. Since the 1970s and 1980s, protective national regulation has been eliminated. Most commonly, these changes are described under the notion of deregulation. Related changes experienced by firms in financial services include globalization of markets and rapid technological advancement. The corrective process to the failure of regulation is often perceived to have been inevitable, and it is expected to result in an outcome of global convergence of the financial system (e.g. Swary and Topf, 1992).

Morgan and Knights (1997) raise two crucial issues that have been overshadowed in much of the popular and academic discourse in and around deregulation. Firstly, it is not a case of moving from regulation to deregulation. Rather, there has been a reconstitution of the nature of regulation in the national and international contexts of financial services. Secondly, the idea of convergence conceals the fact that national financial systems and their regulatory structures remain distinctive in many respects, maintaining patterns of constraints and incentives that in turn define the interests of the actors and shape and channel their behaviour. The interpenetration and interdependence of the global and the local has to be picked out and unravelled in particular contexts. (Ibid; see also Zysman, 1994).

The financial systems in Finland and Germany have traditionally been predominantly bank- or credit based (cf. Zysman, 1983), dominated by universal banks offering the whole range of services for different customer segments. Banks and industrial firms have also been firmly interlinked in both countries. In Finland, for example, the Union Bank of Finland and Kansallis Banking Group were centerpieces in their own distinct economic power blocs (see e.g. Tainio and Virtanen, 1996). However, whereas the Finnish financial system has since the early 1980s been characterized by deregulation and instability of a formerly state regulated sphere (cf. Tainio et al, 1997), the German system has remained relatively stable during the last decades (cf. Morgan and Quack, forthcoming; see also Morgan and Knights, 1997). Moreover, while the Finnish and German banking sectors both remain gendered, the underpinnings are relatively different. In this section, we outline similarities and differences between the Finnish and German banking sectors in terms of sector structure, employment, financial performance and bank strategy within the framework of regulation and deregulation. We then go on to compare the overall development of gender relations and women's position within the two sectors (with specific reference to branch banking).

During 1983-1991 in particular, the legal framework for *Finnish* banks was rapidly altered under labels of liberalization and modernization. The most important decisions were taken in 1986-1987. The Finnish financial system shifted towards a capital market -centred model (Tainio et al, 1997; cf. Zysman, 1983). Moreover, in terms of managerial initiatives and responses, Finnish banks seem to have adjusted to the changing regulative conditions rapidly and dramatically (see e.g. Tainio et al, 1991, 1997; Tienari and Tainio, forthcoming; Santalainen and Spencer, 1990; Ropo, 1989; Nyberg and Vihriälä, 1994). A remnant of the regulation era, following the leader was the emergent competitive strategy of Finnish banks entering deregulation (e.g. Ropo, 1989).

Deregulation and changes in the Finnish banks' managerial competitive practices seem to have proceeded hand in hand. Tainio et al (1997) maintain that after 1986 in particular old bank competition, based on regulated pricing and homogeneous products, gave way to new dynamic forms of competition based on more flexible manoeuvring in the loan market. They also argue that changes of the banks' competitive practices in the period of growth were not, in fact, activated by major institutional reforms, but rather by the banks' own initiatives and small-scale experiments with new businesses. The banks altered the nature of competition by engaging in new activities, which were later accentuated by new institutional rules and structures, i.e. deregulation. (Ibid)

The latter part of the 1980s, in particular, was a period of rapid growth in Finland. The economic atmosphere was overwhelmingly opportunistic. The boom was followed by bust. In 1990-1991, Finland plunged into the deepest recession in its history as an independent nation, primarily due to a downturn in the world economy and the collapse of the Soviet Union, an important trading partner. This was reflected in - some would even claim it was partly due to - what has been referred to as the Finnish banking crisis (see e.g. Nyberg and Vihriälä, 1994). Either way, it is illustrative to note that an aggregate pre-tax profit of nearly FIM five billion shown by Finnish deposit banks in 1988 turned into an aggregate loss of over FIM 20 billion in 1992.

The Finnish banking sector has in recent years, as result of a series of mergers and acquisitions, become increasingly dominated by a few commercial banks (see e.g. Nyberg and Vihriälä, 1994). In 1993, the five largest Finnish banks accounted for 74% of the overall balance sheet volume compared to only 17% in 1995 in Germany (BIS, 1996). The two largest and most powerful

Finnish commercial banks, Kansallis Banking Group (henceforth referred to as Kansallis) and the Union Bank of Finland (UBF) announced a merger in February 1995, forming *Merita Bank*. The merger aimed at creating a solid and efficient bank of 'international size' in the post-crisis, pre-EMU operative environment. This manouvre further increased concentration of banking in the domestic Finnish market. In October 1997, Merita Bank announced a merger with Nordbanken (Sweden) under a joint holding company structure. With an equity capital of approximately FIM 27.7 billion, MeritaNordbanken ranked 34th largest in Europe at year-end 1997 (source: Institutional Investor).

Economies of scale attained through an elimination of overlapping operations was a further motive for the Merita merger in 1995-1997. 'Rationalization' through branch amalgamations and staff dismissals has, however, been evident in Finnish banking since the early 1990s. Already during the period 1989-1994, the aggregate number of employees in Finnish deposit banks was reduced from approximately 53,000 to 36,000. By year-end 1996, the figure was down to just over 28,000. The aggregate number of branches decreased from approximately 3,500 in 1989 to just over 1,700 in 1996. (Finnish Bankers Association, 1997) Cost efficiency remains the major concern of Finnish banks, the majority of which have shown profits since 1995-1996. The major Finnish banks also remain among the world's most advanced in automated and electronic banking.

Specific skills accumulated through experience in bank work have not been considered easily transferable to other industries within the Finnish labour market. Moreover, in practice, an unspoken agreement between the major commercial banks in particular prevented recruitment from each other's pools of managers (excluding experts in e.g. investment banking). Life-time employment within one bank was the dominant mode. After the crisis, worsening employment perspectives have run in parallel to recent shifts in the dominant patterns of job mobility in Finnish banking. The underlying reasons are manifold. Banks are no longer able to guarantee safe, lifelong employment. Moreover, the making of Merita blurred established 'cultural' barriers, and the recruitment activities of foreign banks setting up branches and representative offices in Helsinki since mid-1990s in particular have for their part widened the scope of career possibilities for competent bank employees.

In contrast to a visible transformation from regulation to deregulation in Finland, the *German* financial system has already since the 1950s been operating in a fairly 'open' legal and business environment (direct interest rate control by the central government, for example, was removed in 1958). The system has also remained relatively stable in recent decades; legislative changes have not upset its basic characteristic (see e.g. Müller, 1997; Morgan and Quack, forthcoming) nor has the overall economy gone through a similar major crisis as in Finland.

The German banking sector is subdivided into commercial, savings and cooperative banking groups. The historically existing differentiation between three banking groups has been increasingly blurred since the 1960s. Commercial banks whose traditional activities were in corporate banking and shareholding in large industrial companies discovered the increasing importance of retail banking, while savings and cooperative bank groups which had traditionally been confined to dealing with private customers gradually expanded through their second-tier institutions into corporate finance and investment banking (Quack and Hildebrandt, 1997). In contrast to Finnish concentration, each of the banking groups in Germany hold a considerable part of the overall business volume.

Competition between local savings and cooperative banks and nationally acting commercial banks has so far contributed to the maintenance of rather dense branch networks. The reduction of the aggregate number of employees in the German banking sector has so far been modest; for example, from 220,850 in 1994 to 215,500 in 1997 (Quack 1998). Like in Finland, internal labour markets have been dominant in German banks. There has, however, always been some mobility of employees and managers between smaller banks. More recently, this has extended to younger employees in larger banks who, confronted with limited possibilities for fast progress in their own bank, search for better opportunities with other employers within the sector.

Driving forces for gradual change in German banking since the mid-1980s include market saturation in domestic retail banking, falling profitability in lending business, increasing operating costs, increasing importance of revenues from fee-based business as compensation for decreasing net interest incomes, and changing demand patterns of both private and corporate customers (Oberbeck and d'Alessio, 1997). According to OECD (1997) statistics, the pretax profits of German banks showed a continuous increase from the mid-1980s to mid-1990s. Despite reasonable overall profits, German banks perceive their ratio of returns to costs increasingly as problematic and try to reduce their costs through implementation of new strategies of customer segmentation and automation in retail banking.

There are also differences between the German and Finnish banking sectors in the type of gendered legacies carried. In Germany, banking is a mixed sector with women representing about half of the overall work force. Vertical sex segregation is nevertheless clearly visible. In Finland, banking is a highly feminized sector. The distinction between men's and women's jobs has, however, manifested itself in Finnish banks by men holding the managerial positions at all hierarchical levels and women occupying the majority of the shop floor clerical jobs. The latter still applies; for example, in Merita in 1996 approximately 97 percent of the bank clerks were women.

In Germany, the expansion of retail banking in the 1960s and 1970s went hand in hand with increasing recruitment of women. The growing need for personnel under the tight labour market conditions of the 1960s, in particular, transformed the gender identity of the sector (Willms-Herget, 1985). By the 1970s, women accounted for 50 percent of the overall labor force compared to approximately one-third in 1950. But most of them were still concentrated in low-skilled routine jobs (Hoffmann, 1987). The shift to the Allfinanz concept (providing all services and products through a personal customer advisor) and rationalization of routine tasks led to a shift in the required skill profile of bank employees. By the mid 1970s, the proportion of women among the apprenticeship intake of banks had risen to about 50 percent (Figge and Quack, 1990). It was this cohort of well-trained young women which gained for the first time in larger numbers access to skilled positions such as customer advisor, most of them in retail banking. At the same time, professional advancement in German banks has become increasingly dependent on further education.

At the sectoral level, each banking group (i.e. commercial, savings and cooperative) operates institutions of further education - for example, the Bankakademie - which provide courses on general banking and management knowledge for those individual employees who expect to progress in their respective organizations (Quack et al, 1995). The number of bank employees which annually pass further education examinations (as 'Bankwirt') nearly doubled between 1978 and 1987. During the same period, the proportion of women increased from 14% to 30% (Figge and Quack, 1990). By 1996, the number of graduates had tripled and women represented half of the graduates. Since the mid-1980s German banks have also begun to recruit relevant numbers of university graduates which are mainly assigned to expert positions in corporate and investment banking or central staff departments. The proportion of women in academic trainee programs seems to have risen considerably as data from the Commerzbank, one of the large commercial banks, indicate. Whereas in 1980 women represented only 12% of the academic intake, in 1992 the proportion had increased to 43% (Quack, 1998).

Promotion to branch management in German banks, however, typically relies on an apprenticeship followed by working experience in a variety of positions and a further training degree. Until the 1980s, branch manager positions remained in practice out of women's reach. The explanation is that female and male employees are often assigned to rather different jobs after completion of apprenticeship, that further training takes place outside working hours, and that the main career steps leading to branch management coincide with the biographical phase during which women also have to decide whether they want to have children.

German banks have been rather conservative employers with respect to equal opportunities, justifying that professional advancement is a question of individual qualifications and continuous professional commitment. In reality, however, bank employers have made little effort to make it easier for women to combine careers and family, and women with employment breaks have often had to accept jobs at lower skill levels after their return. To date, the proportion of part-time workers has been comparatively low in banking compared to the overall economy. In 1989, banking employers and unions concluded on collective agreements relating to 'equal opportunities, family and work'. These agreements stipulate that women and men should be treated equally with regard to recruitment and promotion. Furthermore, employees were granted the right to extend their legal parental leave up to 3.5 years (which at the time of the agreement meant an extension of 18 months compared to the legal entitlements). Thus, we find arrangements at the sectoral level which reinforce the institutionalisation of career breaks observed in the society in general.

A strange paradox has been prevalent in Finnish banking. On the one hand, because the major banks assumed a lot of power and authority within the society, they were considered relatively high status employers until the crisis of the early 1990s. Throughout the regulation era, bank management carried a conservative, masculine image. Because loans, for example, were in continuous excess demand, even branch managers down the line were perceived as important decision makers. On the other hand, the female-dominated clerical jobs in Finnish banks - although located within the overall umbrella of prestige - were low-paying and without genuine upward career prospects.

Sex segregation in Finnish banks seems to have been grounded in gendered entry modes. Traditionally, branch manager positions have been reached through one of two parallel avenues. Firstly, by men with academic degrees, joining the bank directly at assistant manager (or even manager) level after a brief period of ‘managerial apprenticeship’ (bank-internal practical management training), typically at the age of 25-29. Secondly, since the expansion of the Finnish banks’ branch networks in the 1960s and 1970s in particular, by men with commercial college diplomas entering the bank at 21-23 years of age, showing practical initiative and taking a somewhat slower internal route via credit officer and supervisory positions in the branches. Only a handful of women made it into branch management in Finnish commercial banks before the 1980s.

Simultaneously, women were continuously recruited for clerical jobs. Formal apprenticeship systems for bank clerk jobs have been virtually non-existent in Finnish banking. Moreover, the emphasis has been on on-the-job training over theoretical instruction. Vocational training was organized individually by each bank, in the form of courses in special internal training centers. Continuous participation has typically been voluntary, but crucial in order to move up the job ladder. For women, this would typically entail ending up on advisory or (often 'unofficial') supervisory positions on the shop floor.

It may be then hypothesized that the necessary credentials for entry into branch management became more blurred in Finnish banks in the 1970s. There seems to have been, however, differences between the banks. UBF, for example, considered an academic degree as a credential for branch manager positions to a larger extent than Kansallis. Most importantly, up until the early 1980s, it still seemed legitimate in Finnish banking to solve a potential shortage of university graduates by lowering the necessary credentials for male applicants - instead of recruiting female university graduates who were entering the labour market in larger numbers.

It seems only to have been from the mid-1980s onwards that the Finnish banking sector recruited a more balanced proportion of women among their academic intake. However, during the period of crisis (1991-1994), most banks in practice suspended their academic trainee programs completely. In Merita, this continued in 1995-1996. It is also important to point out that internal boundaries within banks have been - and still are - significant in moulding the unfolding of individual careers. The initial choice was between a 'field' (domestic service network) career or a head office career. It was then extremely difficult to oscillate between the two. In this sense, a 'double dual' career system, available mostly for men, has been dominant in Finnish banking. An academic degree is still a crucial prerequisite for reaching the upper echelons of Finnish bank organizations.

In sum, German and Finnish banking are examples of how gendered divisions of work become established through shared structures and practices within organizations considering themselves as part of particular fields/sectors. In Germany, similarities within the field of banking seem to become institutionalized to a relatively large extent through corporatist cooperation of banks setting up, for example, joint training institutions. Finnish banks are used to operating more individualistically, but their practices have through time been linked to each other by a tendency to follow the strategies and practices of sectoral leaders. Whereas in Finland, clerical positions in banks are highly feminized and not considered 'desirable' jobs for men, in Germany only low skilled jobs are feminized to the same extent. Clerical positions at intermediary skill level such as customer advisor are mixed jobs, equally attractive to women and men who have completed a bank apprenticeship.

In both countries, managerial jobs have traditionally been kept out of women's reach. The mechanisms which have contributed to this outcome, however, seem to be different. In Germany, the majority of bank employees complete an apprenticeship. It is only after this introductory period that the careers of men and women start to diverge. Generally speaking, this seems to result from gender specific jobs assignments and differential support of superiors for professional advancement. Gender hierarchies have been further reinforced by the fact that professional career building in banks coincides with the biographical period of child birth and rearing. The pressures and dilemmas of women aiming to combine the two in Germany - a 'Bismarckian status hierarchy' - are likely to result in employment interruptions and further disadvantages for career development. This vicious circle is likely to be hard to break.

In Finland, the traditional dual system of recruitment in banks in effect put women and men on separate career tracks. Along with the recent, gradual increase in the number of women with academic degrees, the clear-cut conservative segregation lines within Finnish banks are likely to have become more ambiguous. As this development is embedded in Finnish society, which should in principle both respect and offer possibilities for continuous employment careers (i.e. with short breaks for child birth and rearing), the emerging picture ought to be more encouraging for women's entry into managerial positions.

In chapters five and six, we provide an in-depth analysis of links between organizational reforms and feminization (and gendering) of a particular managerial position in a Finnish and a German bank. These chapters are each divided into a (within-case) descriptive and an explanatory section. The universalities and particularities in structures and practices - societal and sectoral - discussed above are woven in each case. Similarities and differences become disentangled in the conclusions chapter, when the cases are compared. Next, we outline the methodological underpinnings for the study.

4. METHODOLOGY AND DATA

In order to explore the richness and complexities of a temporal phenomenon, we followed an intensive case study research design (Yin, 1989). The research process was iterative, oscillating between theorization and field work. The emphasis is on qualitative analysis, relying mainly on retrospective interview data from several managerial levels in the case firms. The advantages of an "in-depth, micro-level approach" for a cross-national examination of the operation of gender in bureaucratic organizations are indicated, for example, in Crompton and Le Feuvre (1992). This entails focus on the unfolding of personal histories (or biographies) of employment, inextricably bound with both 'family life' and 'organizational change'.

The primary source of evidence in the present study is self-determining *actors' accounts of organizational reality*. Individuals were put in the role of telling their version of the story (their subjective experience), in order to reconstruct organizational events in a manner that makes sense to them (e.g. Bryman, 1989). Social actors' commentaries upon their actions - or attempts at purposive action, embedded in concrete, on-going systems of social relations (Granovetter, 1985) - were treated as authentic reports of phenomena, but revisable and subject to empirical criticism (cf. Harre and Secord, 1972). Interview data were constantly compared, and triangulated (e.g. Jick, 1979) with 'real time' archival evidence. Combining various kinds of data is vital in studying organizational change and stability (see Denzin, 1978) which entails gathering of first-hand information about social interaction in an on-going organizational context. We proceeded *from within-case comparisons to comparison across cases*.

The comparison of Finnish and German case banks reported here was initiated as an elaborated replication of an earlier study on female branch managers in Kansallis and the Swedish S-E-Bank during the period 1982-1995 (see Tienari, forthcoming). The German case bank was chosen to match the Finnish part (Kansallis, UBF and Merita) as closely as possible with regard to the phenomenon under examination, i.e. a process of organizational reform with elements of divisionalization, customer segmentation and downsizing (in the face of financial difficulties). The type of business conducted - universal banking with a portfolio ranging from retail banking to corporate finance and investments - is also a characteristic shared by the case banks.

The Finnish part of the study presents empirical evidence from Kansallis and UBF (1982-1995) and from the implementation of the merger between the two banks to form Merita Bank (1995-1997). We present the empirical evidence from the German case during the same period under the pseudonym of BANK (our agreement with the bank regrettably prevents us from revealing its identity). The focus is on retail banking activities in the case banks' domestic service network; in Finland on the branch units in the Helsinki region and in Germany on the branch units in the areas of Frankfurt (Middle region) and Berlin (Eastern region) in particular.

Several authors have underlined the difficulties involved in designing matched case studies in cross-national research. Choosing firms along the most-similar design does not always mean that these firms are equally representative of the respective national context, and vice versa (cf. Maurice et al, 1986, on the "comparison of the non-comparable"). Despite the crucial similarities listed above, it was not possible to achieve a perfect match of all relevant variables in our research. Even though Kansallis and UBF were each quite similar to the German BANK in terms of total assets, after the Merita merger the Finnish case became significantly larger than its German counterpart.

The relative size of the banks differs even more. Merita is the dominant, major player in the domestic Finnish market, as were its predecessors Kansallis and UBF. In contrast, BANK is clearly a middle-sized player domestically, and the reforming examined is related to its intended repositioning within the German banking sector. The difference in the relative size of Merita and BANK is shown in their shares of the overall number of employees within the two banking sectors (figures for 1996). While Merita accounted for approximately 41 percent of all bank employees in Finland, the equivalent figure for BANK was 0.6 percent in Germany. It is important to note that the German banking sector is less concentrated than the Finnish. For example, a major player such as Deutsche Bank accounted for 6,6 percent of bank employees in Germany in 1996[7].

Our empirical evidence consists of archival data and in-depth interviews with female and male managers in the case study banks. In Finland, various kinds of documents on recent intraorganizational restructurings in Kansallis and UBF and on developments in Merita Bank until October 1997 were reviewed extensively. Most notably, this comprises the internal weekly personnel newsletters of UBF (1982-1995), Kansallis (1982-1995) and Merita (1995-1997). In Germany, the case bank's annual reports as well as newspaper and business journal articles were tracked over the period 1985-1997 in order to compile a profile of the financial development and reforming of the bank. Statistical data were obtained from the Finnish and German case banks on the representation of women in branch management (and other areas of banking) over the period examined. The German figures apart from 1998 are to be taken as indicative rather than a 100 percent accurate, because they are drawn from a range of documents and expert interviews rather than one archival source.

The core of the study is based on semi-structured, in-depth interviews with managers at several hierarchical levels of the case banks. Firstly, *top*

[7] Calculations for Germany are based on information provided by the German association of privat banks and annual reports of the banks under consideration. Calculations for Finland are based on information provided by the Finnish Bankers Association (1997).

managers were interviewed on the goals, implementation and problems occurring throughout the reforming process, and on the outcomes of reforms in terms of branch management. In Finland, interviews with seven top managers in Merita - five respondents from the former UBF (including two women) and two from the former Kansallis - were conducted between August 1996 and May 1998. The interviewees include the managing director of the Retail Bank division, and the executive vice presidents in charge of the Helsinki Region of the Retail Bank and group administration. In Germany, the directors of three organizational Regions in which the research took place were interviewed in May-August 1998, following an earlier interview with a manager from the personnel department of the bank in January 1998. A telephone interview was undertaken with the director of the bank's communication department, and further telephone interviews were carried out with two regional managers to check and confirm ambiguous information from the face-to-face interviews. Finally, one of the regional managers was reinterviewed in August 1998. With the exception of the contact in the personnel department, all our top management respondents in BANK are men.

Secondly, *female branch managers* were interviewed on their individual experiences throughout the reforming and on their views on the changes in the gendered division of labour and power distribution in their organization. In Finland, twelve female branch managers (eight from Kansallis and four from UBF) were interviewed according to a semi-structured schema in two rounds to follow-up the different stages of the restructuring process. The first interviews took place in August 1995 (ex-Kansallis) and August-September 1996 (ex-UBF), the follow-up interviews in May-June 1996 (ex-Kansallis) and December 1997 (ex-UBF). In Germany, nine female branch managers were interviewed throughout the period January-April 1998. Key respondents were later contacted by telephone in order to elaborate on issues touched upon in the interviews.

All the interviews in Finland were conducted by the Finnish author of this report. All the interviews in Germany were conducted by one of the German authors. In both countries, the interviews took place individually in the office of each respondent. The interviews were taped, and subsequently coded verbatim.

Incommensurability of concepts and measurement is a potential problem in cross-national research (see e.g. Crompton and Harris, 1998). Throughout the research process, we paid particular attention to ascertain that comparable phenomena are investigated. The concepts used in the report of the earlier Finnish-Swedish comparison (published in English) were thoroughly discussed before field work in Germany. Research instruments were standardized in two ways. Firstly, a joint list of questions for interviewing informants beyond the branch manager level was developed specifically for the purposes of the present study. Secondly, the branch manager interviews in Germany followed the instrument used in the earlier Finnish-Swedish comparison. Relevant clarifying questions emerging in the German interviews were then repeated in the subsequent Finnish field work. In writing out the individual cases (chapters 5 and 6 in this report), and while comparing the findings in particular, a final ‘concept check’ was carried out between the German and Finnish researchers. Yet, we regret that in translating the German and Finnish material into English something was lost, even if we made as sure as possible that the meanings did not change. Sarcasm, for example, is extremely difficult to translate from one language to another. We have attempted to make available to the reader as much of the primary (translated) material as possible. All names used for branch managers in the empirical sections of this article are pseudonyms.

5. GENDERING OF BRANCH MANAGEMENT IN THE FIELD OF FINNISH BANKING

5.1. Women’s Inroads to Branch Management

When the Retail Bank division of the newly established Merita Bank was set up during the spring of 1995, the outcome of the selection procedure for branch management was that in the Helsinki region women came to occupy 50 percent of the positions in this level of the hierarchy.

Viewing the merger procedure as a sequence to recent events of restructuring within Kansallis and UBF reveals the complexity and historical continuity of the phenomenon. The feminization trend had been evident for some time in both banks. In 1983, the proportion of female branch managers in the entire Helsinki region of Kansallis was approximately 7 percent. By 1992, the proportion had risen to over 37 percent. The advancement of women to branch management was slightly more modest in the Helsinki region of UBF where the proportion rose from just under 4 percent in 1983 to approximately 22.5 percent in 1992.

The recent paths of internal development in UBF and Kansallis shared a number of similarities, especially up until the late 1980s. Both banks were striving towards a divisionalized profit-centre model, encouraged by the dominant managerial discourses of the deregulation era. Competitiveness seemed to entail a cascading of decision making authority down the line. Although its direct link to decentralization is rather ambiguous, the extremely poor financial performance of the banks in 1991-1994 is often argued to have resulted in particular from the volume-seeking lending of the latter part of the 1980s. Centralizing measures and control mechanisms have since been forcefully reintroduced.

Some key characteristics seem to have differentiated the two banks. Since 1988 in *Kansallis*, internal reforms were targeted towards extremely clear-cut segmentation based on customer-type - for example, retail versus corporate banking - and related specialization of managerial work. The legacy of Kansallis' recent history seems more ambiguous than that of its merger companion (for more details, see Tienari and Tainio, forthcoming). Individuals in the upper echelons of the bank appear to have constantly competed with each other. This setting was created and maintained by a flow of restructurings valuing individual, albeit often vaguely defined profit-responsibility. Confusion seems to have been reflected throughout the hierarchy. Up until the merger, Kansallis was widely considered as the reforming, aggressive bank.

UBF, on the other hand, had obtained a 'winner image' in 1985-1986, after it successfully acquired and absorbed the Bank of Helsinki. With the deep crisis the Finnish economy confronted at the turn of the decade, UBF was relatively quick to return from an Armada organization with broad operative independence for individual business units (see e.g. Jacobson, 1991) towards an Alliance organization with a more 'matrix-type' structure where collegial decision-making procedures were established and co-operation between expert and customer-related units was emphasized. Moreover, organizational/structural differentiation according to customer-type was never taken to its extreme in the domestic service network of UBF, although groups consisting of branches with different service profiles were set up in 1989. Striving for organizational stability in the midst of environmental turbulence seems to have marked UBF's style in its recent reforms. In sum, UBF was widely considered as the authoritative, cautious bank.

Kansallis: Reforms - and the Ladies from the Ranks. The initial large-scale influx of women into branch management in Kansallis took place in the late 1980s, during search for new business and the last stages of the growth period (in 1987, for example, the proportion of women in branch management in the Helsinki region was still under 10 percent). Feminization seems to have been triggered by specific organizational arrangements.

During the early 1980s in particular existing supervisory work practices under the managerial level in the branches began to get formal recognition. The most competent clerks, most of whom had in practice carried out the role of shop floor leader for years, now received an official supervisory label (equivalent to the 'Innenleiter' in Germany). The majority of these individuals were women.

While the decentralizing developments in the bank in 1983-1988 reinforced the 'masculine attractiveness' of branch management, a turnaround took place in 1988. The domestic service network of the bank was split up into two separate divisions: Corporate Banking and Retail & Private Banking. A complete operative differentiation between the two sectors was now sought. The top management perceived that the reform had to be both radical and rapid. Concentration of corporate (business) banking knowledge and expertise into specialized units was communicated as particularly essential in this move.

Most major corporate clients were picked out of the branch offices - most of the branches had up to now operated on a full-service basis, i.e. offering a range of services to all customer groups - and concentrated in specific, newly established corporate branches. Local branches were then to focus almost entirely on private and small- and medium-sized enterprise (SME) customers. The 1988 reform forced the men heading the branches to make distinct career decisions, to choose a side. Many of these individuals were able to follow their corporate customers and find their way into the newly established expert units. Many traditionalist men, however, stayed in their newly formulated positions.

Specific branch groups were also established in the retail banking division of Kansallis during 1988-89. This was done on a geographical basis, among local branches operating in proximity to each other. Moreover, the specific asset management units that were now established also picked their clientele - this time, the profitable end of the private customer segment - from the local branches. The degree of freedom for the individual local branch manager was diminishing. His/her duties were becoming more standardized and less person-dependent. Managers could now more easily be horizontally transferred: from one branch to the next, from one local community to another. Somewhere along the way, the official title of the local branch manager towards customers was changed from pankinjohtaja (bank manager) to konttorinjohtaja (branch manager).

Shop level female supervisors emerged as the 'natural' choices to take over branch management with a new, private customer emphasis. They had, in practice, led the operations related to this segment as shop-floor supervisors, while their male predecessors had been committed to corporate customer expertise. 'Feminine' traits and skills - sales-orientation and the ability to organize the front line - also matched the top managers' visions of the new role of local branch manager. The women chosen were typically recruited by Kansallis as clerical workforce in the 1960s and 1970s. The development of organizational differentiation now presented them with a niche to come up from the ranks, step by step, reaching their first managerial position at a relatively advanced age. For these female trailblazers, new challenges bred enthusiasm. Our respondents eagerly point out that, on the one hand, there was a clear demand for new blood in branch management as the men cued up for the new specialist units and, on the other hand, the women chosen typically began to produce sound financial results. They also indicate avoidance of considerable loan losses - a burden of many male managers of the 1980s.

Leena, a trailblazer who received her first branch manager appointment in 1988 after being with the bank for 22 years recalls:

> "It was mainly us, people that had come a long way. (By now) we occupied these positions of (customer service) chief. We had advanced inside the branch, wherever we happened to be. [...] That was it (the 1988 reform). There was a division right away; men on the corporate side and the other field left to women. The men didn't really even apply for (positions on) this side. [...] The young men sought their way to corporate banking. [...] Corporate banking was 'finer'. I decided that I liked to work in the private customer sector just as much. I didn't really even want to go (to corporate banking). There was such a big fight to see who gets there."

Maria got her first own 'shop' a year later, when she had been employed by Kansallis for 16 years. She confirms the atmosphere of the period:

> "When we had this boom period, the men were after something extra, something different. It fell on us women, we were left to take care (of the branches). And we began to do it better. [...] (To be appointed) we had to prove our worth; to work hard and to have something to show for it. [...] (But) there is still the idea that women can't talk about business like men do. The men have their own business language."

It must be noted that in parallel to the initial prevalence of the trailblazers, a more balanced yearly intake between the sexes in Kansallis' 'managerial apprenticeship' (academic) system was reached during the 1980s. It seems, however, that regardless of sex, the first job for these academic recruits was rarely in a managerial position within the branch network.

Next, more women were chosen to head branches during the back to basics period of 1991-1994, when Kansallis confronted a serious financial crisis. Parallel to a recentralization of decision-making authority, 'prosaic' business in the branches was briefly rehabilitated in the bank's official communication. The years from 1991 onwards, in particular, were also characterized by slackened demand for banking products and services. The women chosen to head the local branches were considered by their superiors to have 'made things happen' in their previous jobs. Many female trailblazers were placed in the socially most challenging conditions in the bank's domestic service network. One example is amalgamating or running down local branches in accordance with the bank's rationalization formula, while keeping the employees motivated in the uncertain circumstances. Kansallis' acquisition of STS-Bank (a smaller Finnish commercial bank) in 1992 is a specific event where such demands for combining 'hard' management and 'soft' leadership were locally met by a number of female trailblazers. Another example is revitalizing the sales efforts of a branch, as a successor to a frustrated, passive male traditionalist. (See also Tienari, forthcoming).

UBF: the gentlemen's bank - and niches for competent women. The recent history of UBF seems to confirm the link between organizational restructuring and piecemeal feminization of branch management. However, the mechanism in UBF seems to have operated in a somewhat different mode. Organizational differentiation based on segmentation by customer type in the domestic service network was never taken to such extremes as in Kansallis, and the feminization trend in branch management emerged later and less dramatically. Units with specific, more specialized service profiles emerged through a more gradual development. However, since 1989-1990, and along with the Alliance (i.e. matrix) organization of 1991 in particular, the latitude of the individual branch manager began to change. He (or she) was not directly deprived of segments of his customer base, but he (or she) was now expected to cope with newly defined control through more collegiate decision-making procedures.

"Women began to get noticed as preparers and proposers of loans," as a top manager in UBF put it. "Their proposals were sensible, and you thought these people could do something else, too". Entering the 1990s, he added, promoting women also served a purpose of signalling that the "soldier-like men's world" of Mr. Mika Tiivola was being moderated. Tiivola was CEO of UBF from 1970 until year-end 1988, and well-known for his military officer background. As in Kansallis, there was an element of purposefulness in the first steps of appointing women to branch manager positions. Moreover, as in Kansallis, top managers in UBF were eager to point out that it was individual merit that counted for women's advancement: "they are very vigorous, trustworthy and they attend to matters carefully ... they have clear opinions which they have dared to state". This is a shared, active behavioural mode. Yet, reference must be made to the popular 'cultural' differences between the two banks. In comparison to themselves, our female manager respondents from UBF typically describe their female Kansallis counterparts as more aggressive and more direct in emphasizing their own personal achievements.

In both banks, women were typically appointed to managerial jobs with a private customer emphasis while corporate finance in particular remained a male bastion. In addition to the everlasting caste division between corporate and retail banking, however, there exists a visible, historical hierarchy concerning the value of each individual branch in the totality. Number-one jobs in key branches which had more employees and served a significant number of business customers were still out of the reach of women.

Moreover, since the early nineties, the policy of UBF was not to give the title of branch manager to individuals who, in practice, were promoted to be in charge of operations in small local branches. Rather, they were appointed as 'profit responsible assistant managers' (implications in terms of pay are evident here). Often, this implied a female assistant manager successor to a male branch manager. Simultaneously, preparation of loan documents, for example, were removed from these branches and concentrated in more central all-round (full-service) units.

The employment histories of the women chosen to head local branches in UBF are diverse. Many seem to have entered the bank through the 'managerial apprenticeship' (academic) system in the 1980s in particular. Although similar procedures were evident in Kansallis, UBF was noticeably an organization with a hierarchy of yearly superior-subordinate development talks and 'potential lists'. In principle, the development talks provided active individuals with regular, formalized opportunities to voice their career desires, vertical or horizontal. At the same time, each line manager was expected to keep track of their potentially most promising subordinates. This was so that openings could be filled through a wider and more thorough search within the organization. This system served a second, related purpose: to ensure that each academic recruit's career development in time matched both his/her performance and aspirations. Incidentally, new recruitment was practically abandoned by both Kansallis and UBF since the first signs of the crisis were evident in 1991-1992 and deployment became timely.

Finally, the custom developed in both banks throughout the 1980s allows for breaks from employment career in order to go on maternity (or paternity) and care leave, and return to the previous or equivalent position in the organizational hierarchy. A number of our respondents have also experienced this when in a supervisory, assistant manager or branch manager position. Moreover, while up until the early 1980s it was not unusual to openly question the few female applicants to managerial positions on their future family plans, the threshold for this sort of conduct has risen considerably. For this change, our branch manager respondents typically refer to "change in the society in general" and to the "growing number of a new breed of women" (i.e. the academic recruits) itself. Mechanisms of segregation have become more subtle, as is evident in the next sub-section of this article.

Tiina's experiences in UBF's branch network are telling. Tiina is an active female manager in her early fourties. She was accepted to the bank's academic apprentice programme in the late 1980s. Subsequently, she held a 'customer service chief' (shop floor supervisory) position for brief periods in several branches. During that time she gave birth to two children, i.e. she went on a maternity leave twice and returned to the bank. She was then appointed to what she terms the position of 'profit responsible assistant manager' in a small branch in 1994. Tiina sums up the developments in UBF rather cynically:

> "If you consider UBF, I think it was clear. They looked for female managers on the retail banking side. On the corporate side you had male managers. [...] Men never seem to go to the retail customer side, they all want to be big bosses in corporate banking. [...][...] Why are women popular on the retail banking side? If you ask the staff, women are just sort of softer, and they listen to customers and they have the patience to chat with the grandmas and grandpas. And the patience to listen to the staff's problems differently than men. The majority of the clerks are, after all, women."

Our female branch manager respondents from both Kansallis and UBF emphasize the role of key individuals (usually men) in their personal step-by-step career development. Firstly, there were 'open-minded' individuals in district / branch group manager positions in particular who actively and sometimes purposefully promoted women to managerial jobs where 'feminine' qualities were in demand. Women who had 'become visible' in projects, sales campaigns etc. were chosen. Interestingly, many women who reached branch management in Kansallis had at some point in their career served as trainers at the bank's training centre. Secondly, there were individuals in the upper echelons who valued trust, and invited - after they themselves reached a new managerial position - a former subordinate to follow them and take up a more demanding job.

Reproduced gender segregation in the making of Merita. The merger of UBF and Kansallis was announced on the evening of February 9, 1995. The majority of the board of management in the new bank was settled during the negotiation phase initiated by the most prominent owners of the two merger partners. Only a handful of top managers from the two banks were involved in the negotiations. They were sworn to secrecy. Mr. Vesa Vainio, the number one man in UBF in 1993-1995, was appointed CEO of the new bank. Mr. Pertti Voutilainen, CEO of Kansallis in 1992-1995, was made second-in-command. No women were chosen on the board of management in the new bank. The first woman ever to have reached the board of Kansallis in 1992 was dropped in the battles of the merger procedure, and soon left.

The new bank was initially organized into four main business areas, i.e. divisions: the Retail Bank, the Corporate Bank, Treasury and Capital Markets, and Asset Management. The Retail Bank caters to personal customers, SMEs and public sector entities. The name Merita Bank was launched in May 1995. Directly after the merger announcement, the managerial appointments in the Retail Bank took place top-down, level by level. The bank's board appointed the regional managers (executive vice presidents) in mid-February 1995. All six geographic regions in the Retail Bank were managed by men, and all the regional managers' deputies were men. The regional managers in turn had their say in the district manager appointments that were made official in the beginning of March. In the seven districts within the Helsinki region, four district managers came from Kansallis and three from UBF. Only one of the seven districts was managed by a woman (the corresponding figures for the entire country were 39 and four).

Next, each district manager carried out a formalized interview procedure to choose the branch managers for his/her district from the two pools of managers available. The Helsinki region serves as an example of the dramatic rationalization procedures following the merger, attained through branch amalgamations and staff dismissals. From the approximately 350 manager and assistant manager level staff employed by Kansallis and UBF in Helsinki, some 200 were selected for the new bank during the course of 1995. From just under 150 branch offices at the outset in February 1995, the figure was down to approximately 70 by autumn 1996.

The branches in Merita were profiled into three categories: all-round branches, consumer banking branches and neighbourhood branches. The term local branch used in the present study refers primarily to the last two categories. The basic criteria for branch management were "competence, work experience, suitability, and capabilities for cooperation, related to the requirements of the task at hand". The branch manager appointments were announced in early June 1995. An approximate fifty-fifty balance between managers from Kansallis and UBF was the outcome of the initial selection procedure in the Helsinki region. As mentioned earlier, approximately 50 percent of the remaining branches were now managed by a woman. It is, however, important to note that outside the largest cities the representation of women in branch management is still modest in Merita (the ratio for the entire bank was 24.4% in 1996 - the Northern region demonstrating a figure of 8.2% and the Western region 11.1%).

A number of our respondents express concern for their observation that on average, the men chosen seemed to be younger than the women. 'Young' refers here to men in their thirties; due to the recruitment policies outlined above, the age pyramid in Merita has become somewhat obscured. In 1996, for example, there was only a handful of manager or assistant manager level employees under thirty years of age among a population of over 150 in the Helsinki region. The first ‘larger-scale’ yearly intake of managerial apprentices in Merita took place in the autumn of 1997; a total of 26 men and 15 women were recruited.

An active, sales-oriented and participative branch manager role was communicated as the standard in the Merita merger. One of the primary tasks of the branch managers chosen was to negotiate and carry out staff reductions in their own local units. The top management announced early on in the merger process that the existing clerical workforce in the bank would be cut by roughly one-third by late 1996. The statutory staff-management negotiation procedure in respect of clerk level redundancies (henceforth referred to as the YT procedure) was initiated within Merita’s branch network in September 1995. However, the negotiation procedure was delayed due to protests and threats by the Finnish Bank Employees’ Association. For example, in the Helsinki region, the last decisions regarding choices for personnel in this first round of rationalization were made during November 1996.

Parallel to its objective of cost-cutting through elimination of overlapping operations, the making of Merita was also potentially problematic in terms of the ‘organizational cultures’ of Kansallis (popularly considered reforming and aggressive) and UBF (popularly considered authoritative and cautious). The merger was launched as a union between equals, but the top management in the new bank anticipated cultural incompatibility right from the beginning.

The sarcastic metaphor of merging ‘Serbs’ (UBF) and ‘Croats’ (Kansallis) was adopted and frequently used by the Finnish media, illustrating the apparent and assumed differences between the two organizations and the drama involved in the union. Moreover, UBF’s financial position was apparently stronger: “[t]he merger creates one of the greatest culture clashes ever seen in Scandinavian banking,” Euromoney reported in June 1995, suggesting a “take-over by the Swedish-speaking UBF”. On a generic level, the branch manager respondents in the present study typically confirmed the UBF dominance in the initial stages of implementing the merger. This was mainly due to choices of top management and of decision-making procedure (i.e. the custom adopted in UBF’s Alliance organization, centering around smaller personal limits and collegial procedures) for the new bank.

The top management in Merita forcefully advocated a new monolithic culture. They set out to overcome the apparent UBF - Kansallis differentiation: the most sensitive people-related issues were to be partly handled by packaging them into a formalized, controlled project. The top managers attempted to channel and mediate the unavoidable confrontations. “For the creation of Merita’s corporate culture and identity based on the best traditions of the merging banks,” the top management launched a corporate culture and training project called Kide in the autumn of 1995. The objectives of Kide were “to communicate the bank’s values to the employees, to unify management models, and to deal with the past and differentiate it from the present”. In other words, the project was ultimately targeted at uniform courses of action.

Employees were informed that the project would comprise official seminars at the bank’s training centre. Everyone was to attend: the process would proceed level by level, unit by unit, beginning with the board of directors and ending at branch manager and clerk level. Participation by the regional and district managers in the seminars was scheduled for November 1995 and by the branch managers for February 1996. Each participant was to compare his/her personal values and ways of acting with those of the discussion group which included colleagues from both merging banks. Differences and discrepancies were to be brought out into the open, for a better understanding of others’ ways of acting. The past should then be abandoned and forgotten. Mutual principles for action were to be agreed on and adopted. Each hierarchical level was then to be responsible for “passing on the baton” after attending the seminars, for inspiring an exchange of ideas among their subordinates locally, in their own units. The top management sought what may be termed an organized dialogue on the rapid path to a new corporate culture.

Combining cultural integration - officially determined by the Kide project since autumn 1995 - with the simultaneous statutory negotiation procedure in respect of staff dismissals remained the realm of managers in the branches. Our female branch manager respondents typically hold a realistic attitude towards their role in the making of Merita. They maintain that they were chosen because of their past record - particularly in “producing results through people”. They were both qualified and willing to do the tough job. Especially the experienced trailblazers were able to devote a large part of their time to the emerging social problems in their units, parallel to ”business as usual”. In a typically direct, Finnish way many also point out that they do it for less pay than the average male colleague.

Ritva joined Kansallis in 1960, and was appointed to manage a small local branch already in the early 1970s. She amalgamated a small UBF branch into her own in autumn 1996. She described her role in the making of Merita as follows:

> “The women (trailblazers) have been taken along because we’re needed desperately for three or four years as we master the employee relations side. [...] I realize that I

> will carry out this particular piece of work. I have only four years left until retirement. [...] My superior needs me for four years to keep one branch office calm. [...] We (trailblazers) are going to carry out the crisis period, the time for 'giving birth' to the bank."

It is also interesting to note that in 1997-1998 several of our trailblazer respondents ran down their local branch; integrating their staff with a larger branch and taking up a position of sector manager there. This is what Ritva did in early 1997.

Kristiina spent approximately 20 years in different bank clerk positions in Kansallis before she actively sought a 'customer service chief' position in the mid-1980s. She was first appointed branch manager in 1990. In 1995, she summarized the phenomenon of women advancing into branch management:

> "The women do a tough job for a smaller salary. Let's see if they take the men back in (to head the branches) when things start to improve. [...] The reorganization has been completed for now, but there is going to be another round (of dismissals in branch management). [...] It is a little worrying what will happen to the present women. [...] The bank is a conservative company."

Sirkka rose from the ranks in UBF. She got her first own 'shop' in 1992, and will reach retirement age in a few year's time. Sirkka confirms the experience-based observations above:

> "This is just an impression I have, but I think there are two reasons why women are carrying out the merging in practice. [...] Women are, in a way, many-sided. [...] Woman to woman ... perhaps they understand family life a bit and there are other reasons why the co-operation was psychologically successful. And the other thing is salary. I dare say it, even today. It's a well known fact that women do the same job for less money. First of all, women have had to make their career slower than men - and their salaries rise more slowly. Whether salary is important, that's another thing. It is a factor, though. [...][...] And when (the branches) are in shape - the functioning has been terrific - there may come a time when you can just go."

The atmosphere of uncertainty intensified in most branches in 1995-1996 due to delays in the YT negotiation procedure; the final individual decisions on redundancies were postponed and rumours of even harder measures spread. This uncertainty coincided with Merita's principle of a formalized path towards a new culture, marked by top-down appeals for local discussions on developing uniform values and culture. It often seemed useless to roll out abstract culture talk among employees concerned with losing their jobs. The branch managers were thus forced to improvise in the face of local, daily constraints. Empathy continued to be a crucial managerial quality.

In the summer of 1996, a survey was carried out among a sample of 88 percent of the total population of manager or assistant manager level employees in the Helsinki region (see Tienari and Tuunainen, 1998). It is interesting to note that statistically significant differences were found between men and women in response to the statement “discussing values is unnecessary before final decisions concerning personnel have been made”. Men expressed stronger opinions on the irrelevance of value discussions. (Ibid)

Referring to the respondents’ comments above on pay differentials in branch management, it must be pointed out that certain aspects of equality between the sexes were formally attended to during the making of Merita. The YT negotiation committee established a sub-committee responsible for equality initiatives (the sub-committee was then to be developed into a permanent body within the bank). The chief shop steward in Merita was particularly active in the process. As the chief shop steward of UBF, she had been involved since 1987 in committee work, charting and correcting pay differentials between men and women carrying out corresponding jobs. She was then principally responsible for outlining Merita’s Equality Programme. The core of the programme is the principle of same pay for same work, although recruitment and access to the bank’s vocational training are also highlighted. A top manager involved in formulating the programme underlines its ‘sensibleness’:

> “People don’t consider this an oddity. We haven’t had any difficulties in making it known because it hasn’t received the label of fanaticism. It has in fact been widely and objectively discussed.”

The process is under way, and its potential consequences will be felt gradually. Merita received formal public recognition for its efforts when it was recognized for being one of the best ‘equality employers’ in Finland for 1997. In its internal communication, the bank maintained a low profile in equality matters. Incidentally, most of the branch manager respondents in the present study had not even heard about the Equality Programme at the time of the last interviews in December 1997.

The role of experienced trailblazers is emphasized above. This does not indicate that young women were discriminated against in the Helsinki region in the branch manager appointments of 1995. To put it crudely, it seems that there were simply not many to choose from (and a number of women with small children were indeed appointed to managerial positions in the branch network).

In the Merita merger, Tiina was chosen to manage and amalgamate two branches, her old UBF branch and the Kansallis branch across the street. Tiina’s experiences and feelings provide a glimpse of the gendered substructure of Finnish society. She carried out the initial integration work in amalgamating two branches in the Merita merger, and then decided to take up an expert managerial position in asset management for private customers in a larger branch. She expresses no regrets about her banking career and considers the bank as a flexible employer; “inflexibility is always related to individuals”. Yet she says with a sigh:

> “Never has any of my superiors said that it’s terrible (for a working woman) to have kids and so forth. In that sense, too, I’ve had really good bosses all along. And if the kids are ill, there hasn’t ever been anything negative. The only thing is what’s inside you. Right now, my little boy’s ill ... and I take him to his day nursery although I feel I should stay at home with him. [...] You have a bad conscience because you can’t work long hours, and then you have a bad conscience because you’re tired and annoyed and you don’t care if your kid’s a little bit ill. [...] In our family at least it’s me who has the final responsibility (for the children).”

The younger generation of female bankers, now in their thirties, are often accused in popular discourse of being reluctant to interrupt their employment careers in order to have children. On the one hand, judging from our interviews, it is obvious that the contemporary custom in Merita leaves room for individual solutions in balancing between motherhood and challenges at work. How it works out in practice depends both on one’s own initiative and on the nature of the working relationship - or negotiating position - with one’s immediate superior. There also still exist key decision-makers in the bank who consider small children a ‘handicap’ for women in challenging organizational positions. On the other hand, career breaks are considered particularly risky in times of grand organizational reform, such as the mergers of 1995 and 1997. To put it crudely: out of sight, out of mind.

Marianne is a branch manager in her late thirties, with an academic degree. She was chosen to amalgamate several branches in the Merita merger, although she previously held only an assistant manager position. After 18 months of integration work, she went on maternity leave (the child is her third). Afterwards, Marianne decided to take advantage of the option to receive compensation for child care at home, and also use the time to study. Her break from work will extend to approximately two years:

> ”If I consider my colleagues, I’m an exception in the sense that I’m on maternity leave. [...] My husband’s a busy man, too ... and it has been interesting to note that quite a few people have told me that I’m in a way ‘brave’ to do this. [...][...] I have a lot of young colleagues who won’t have children. For what reason, I don’t know. [...] Many say that it’s not the right time, but I have learned somehow that (if you think that way) it’s never the right time. I’ve got to be the one who decides about my own life. [...] [...] Now that I’m on a leave, my boss keeps me pretty well informed. We’re in touch at regular intervals. He tells me what’s going on, and we reflect a little bit about my future. [...][...] I always get enthusiastic about new things and even now I’m looking for something new. My (career) cycles are short in that sense. [...] For me, the merger was a project. In our development talks, I’ve told my superior that my next job could be something else. Not in a branch.”

As a direct legacy of Kansallis and UBF, male domination continued to characterize virtually all the prestigeful core activities in Merita: for example, the Corporate Bank. When the organization of Merita's Retail Bank was established in 1995, most key branches which had more employees and served a significant number of business customers continued to be managed by men, though often with the assistance of a female manager in charge of the private customer sector. Women increasingly took care of smaller, more peripheral branches. After the initial appointments had been made in Merita in 1995, vertical career progression from (or within) the branch management level was difficult in the diminishing opportunity structure. Positions were 'locked'.

The trailblazers are typically considered to be on the top of their individual careers. One of Merita's district managers in Helsinki sums up the present situation:

> "I have quite a few female branch managers here who will remain branch managers. [...] I don't have many potential individuals here in my district. One thing is that we don't have many with academic degrees, but people who came up through the ranks. They're in their best spots right now."

Choices are delicate for the up-and-coming, too. An experienced female manager of a large branch describes a choice facing a young, promossing subordinate:

> "If I were young and beginning my career, I'd consider very carefully before I'd go to head a small branch with private customer emphasis, because it easily turns into a dead-end position. [...] [...] I have a woman working for me as a (SME sector) manager. She's a little over thirty, very competent, young and hungry. I fear that this organization has nothing to offer her, that she'll take her competence elsewhere. [...] I know that they're considering offering her a job (in Merita) as the manager of a rather small private customer branch. I think it would be a disaster for her. Her career would develop on the private customer side, and all the competence that she now has on business customers would go to waste. [...] She'd be there for three years - and during that time she'd be out of the developments in business banking. And with this Nordbanken thing and all, she'd be out of the competition for three years. To update her knowledge would be a project of its own. And the people who'd done that work all along would go past her (career-wise)".

Even those who possess the 'right' credentials face constraints. Anja is a branch manager in her late forties, with an academic degree. Her merger experiences reveal how an ambitious woman confronts her own personal glass ceiling in an hierarchical organization. Because Anja had gained competence in dealing with business customers in her previous job, and because she had successfully managed a change project in a branch unit, she was chosen for a challenging position during the first round of appointments in Merita in spring 1995. She was appointed manager of a relatively large, centrally located branch office where she subsequently amalgamated several units from UBF and Kansallis. Along the way, the response from her superiors indicated that she was doing a good job. Her tone in the second interview in December 1997 was analytical:

> "If you consider women proceeding in the bank, it is a cosmetic thing. And I, for one, I don't think I'm going to advance from this level. [...] If I'd been asked that question two years ago, I'd said that the sky was the limit. [...] It's partly due to reading about recent appointments in the bank. Young men have began to prevail. [...] You have this feeling that when women succeed as managers, they (men) consider it some sort of 'nice tinkering'. It's quite nice that they do well, but they're not fit for any serious assignments."

As Anja's new branch was beginning to run smoothly, the managerial challenges had for the most part turned into routines for her. In 1997 a position higher up the hierarchy, one that Anja was interested in, suddenly became vacant. She did not get the job, which went to a man coming from another part of Merita:

> "I was put up as a candidate for position X, but I wasn't chosen. Afterwards, I've given thought to whether I want that job. On second thoughts, I don't. [...] Well, it could be tricky to rise to that position from within. It may be better to come from outside the unit, so that you're not already so committed to the people, the way I'm committed to them. You would have to make all sorts of decisions. That could be one factor. [...] But there was also talk about them (the decision-makers) needing to have someone from (the other side of the family) to fill that position. [...] And I know there are certain individuals higher up who have their ceiling in terms of where they're prepared to appoint women. [...] It was probably all these things put together."

Finally, it is important to note that branch banking seems to be a diminishing part of the Finnish banks' business portfolios. For example, as the focus vis-a-vis private customers shifts to electronic and telebanking, the development is likely to lead to a smaller number of branches. Services become increasingly concentrated. The large, all-round units in central locations, catering for the full range of banking needs for all customer groups are the likely survivors. Managerial level 'organizers' in small, private customer-oriented units will be less and less needed.

By mid-1998, the number of branches in the geographical region of Helsinki in MeritaNordbanken was down to 40, and the proportion of women in branch management peaked at 57.5 percent.

5.2. From Feminization to Gendering: Some Finnish Explanations

Individual skills and credentials. Our respondents in the first wave of female branch managers in Kansallis, UBF and Merita typically provide three kinds of intertwining general explanations for their own personal career advancement, in addition to “being able to make their voice heard” with supportive key individuals, i.e. (male) immediate superiors. Firstly, our respondents point out the ability and will to commit oneself to the daily routine activities in the branch, also after reaching a supervisory or assistant manager job. The significance of maintaining this commitment in the branch manager position is particularly highlighted. Involvement improves sales work - and produces results. Secondly, our respondents emphasize the ability to organize and make the staff work together as a team, “letting other people develop”. They often simultaneously present this as a typically feminine behavioural mode. Thirdly, our respondents highlight their personal flexibility and open-mindedness towards change, yet often spicing such comments with sarcastic remarks of being easily egged on to work harder and harder. In sum, the first wave manifest an ability to balance the so-called femininity related with “creating a feeling that the manager is one of the team” with the constant demands for financial performance, demands that at times entail harsh actions and strong management, i.e. so-called masculinity. These personal explanations, however, have distinct organizational underpinnings.

Gendered demands (of reforms) and the female supply. In both Kansallis and UBF, the feminization of branch management is clearly related to organizational reforms. The top managers’ vision of the new role of local branch manager, attained through restructuring, were based on sales-orientation and the ability to organize the front line. These traits and skills matched a feminine stereotype. And in parallel, the pool of potential candidates for promotion had become more ‘visible’ as sellers of the bank’s products and services and/or as preparers and proposers of loans. A feature particularly characteristic of Kansallis were the ‘ladies from the ranks’. When entering branch management, they were typically past the stereotypical conception of the child-rearing stage, and were able to invest a lot of time and effort in their work. In any case, both Kansallis and UBF were typically mentioned by our respondents as having become relatively flexible in relation to breaks from employment and re-entry to former position, also in management.

Kansallis serves as a particularly revealing example of a development where the initial large-scale entry of women into local branch management coincides with the most active period of reform directed towards organizational differentiation based on customer type and specialization in managerial work (see also Tienari, forthcoming). For the pre-1988, predominantly male holders of these positions, handing over the largest corporate clients equated a downgrading of their job. The luxury of acting as a generalist expert was gone. The status of the position in the bank’s internal pecking order was in decline (see Tienari and Tainio, forthcoming). A large number of the pre-1988 branch managers attempted to follow their corporate customers to the new specialized units. In sum, narrowing the scope of tasks and downgrading customer-related decision-making authority led to a decline in social influence and an erosion of the status of the local branch manager position within the bank, and it consequently became peripheral as a career step for upward mobility (cf. Reskin and Roos, 1990; Bird, 1990; Maile, 1995, on reconstituted managerial positions).

In UBF, organizational differentiation based on segmentation by customer type in the domestic service network was never taken to such extremes as in Kansallis. The feminization trend in branch management emerged later and less dramatically (which, on the other hand, is not entirely surprising considering the popular image of UBF's organizational culture as authoritative and cautious). The majority of the branches in UBF were not downgraded through radical reform. Units with specific, more specialized service profiles emerged gradually. Yet, the content of reforming was matching Kansallis', and in the domestic service network women deemed competent by male decision-makers were typically assigned managerial positions dealing with private customers. The employment histories of women who reached branch management in UBF are more diverse than their Kansallis' counterparts. From an organizational perspective, however, a similar resource had now accumulated in both banks.

This recently developed new form of managerial separation prevalent in both Kansallis and UBF - between male 'business bankers' and female 'caretakers' - was visibly reproduced in the merger between the two banks (see also Tienari, 1998). In the making of Merita, combining cultural integration with the simultaneous statutory negotiation procedure in respect of staff dismissals remained the realm of managers in the branches (from a top-down perspective, the prolongation of this ambiguous situation was unintentional). It is evident that a rapid kick-off in the local integration of diminishing groups of employees from two apparently diverse organizational backgrounds was partly rendered possible by the availability of experienced female branch managers who were prepared to do the tough job down the line (from a top-down perspective, they emerged as 'natural choices'; cf. Kansallis in 1988). More women were chosen to manage other women.

Gender (re)segregation. The initial increased representation of women in branch management seems to have been due to a more visible ranking of skills (and related authority) and an uncoupling of high- and low-ranked skills (and related authority) into separate managerial jobs (cf. Savage, 1992). The career structure became increasingly varied (or fragmented). Local branch management per se became a dead-end position in terms of upward career mobility in this structure, unless the individual in question had a particularly versatile career history where the branch manager job was merely a one-off step. The fact that there was a large-scale rise of women previously stuck in the shop floor clerical jobs (cf. Crompton and Sanderson, 1986) - both as a consequence of a lack of male applicants and as an intentional managerial manouvre - for its part accounted for the worsened career image of the position, especially in Kansallis. In Finnish banking, it seems clear that segregation according to gender does not necessarily entail open discrimination. Rather, it is an historical phenomenon related to the rigidity of the structural elements within organizations. It is a self-fulfilling process that is particularly evident when grand organizational reforms (such as mergers) are implemented.

6. GENDERING OF BRANCH MANAGEMENT IN THE FIELD OF GERMAN BANKING

6.1. Women's Inroads to Branch Management

Until the late 1980s, within BANK only a very few branches were managed by a woman. There has, however, been a recent increase in the proportion of women on the branch manager level. In the Northern Region of the bank, for example, the figure rose from approximately 10 percent in 1990 to approximately 25 percent in 1998. The equivalent figures for the Middle Region are approximately 15 percent and just over 30 percent, this being the largest proportion of women in branch management within the entire bank. Differences between the five regions in the bank are relatively small; the proportion of women is the smallest in the Western Region, where approximately every fifth branch is managed by a woman.

Although feminization is a recent phenomenon, it is rooted in history. BANK was established with the motto of being a 'different bank', in the context of a strong cooperative sector in Germany. The aim was to develop specific products for the ordinary private customer. Entering the 1980s, however, the bank had become what one of our top management respondents referred to as a credit-oriented corporate customer bank.

The Burden and the Aborted Restructuring. Until 1986, BANK was controlled by an institutional owner whose other business ventures had fallen into disrepute. BANK had also accumulated a portfolio of bad corporate customer loans in particular. This was due to a pursuit of volume in lending: for example, by taking on 'second choice customers' already rejected by the larger and more prestigeful German commercial banks. In 1986, a major German holding company (a variety of businesses, e.g. insurance) bought a share holding of just over 50 percent in BANK (the previous owner maintained a minority share). Thereby, BANK gained a powerful financier willing to provide the further capital which the bank needed for its further expansion in the 1980s. The acquisition motive of the new owner was based on the idea of promoting an Allfinanz concept; i.e. joint sales of bank products, insurance and housing loans etc.

Driven by persistent economic problems, a restructuring programme was launched in BANK in 1986. Market proximity and decentralization were the catchwords of the manoeuvre, one of the aims of which was to create the preconditions for the expansionist Allfinanz strategy. External consultants were used throughout the restructuring. While the chain of command had traditionally been board of management, main branch and local branch, an additional hierarchical level of regional offices (10 in total) was introduced between the board and the main branches.

On the one hand, decision making on lending was centralized from the previously powerful managers of main branches to the new regional level (the objective was to both streamline and to improve the quality of decision making processes). On the other hand, the restructuring incorporated decentralizing elements as the prestigeful credit unit of the headquarters was moved to the regional offices. It is important to note that the position of credit officer in these units represented, and still represents, both high status and a crucial career step within the bank. Women typically did not have access to these positions. They were not able to develop the crucial credentials and could therefore not progress, for example, to managerial positions in the main branches.

"Women were considered as friendly little mouses at the counter," as one of our female branch manager respondents put it. She was active in the work council (i.e. employees' representative body) of the bank in the 1980s, and describes the explicit nature of discrimination confronted by one of her female colleagues:

> "The credit units have always been something special. During my time in the work council, for example, this boss told me that he would accept a woman in the credit unit only over his dead body. [...] And this woman was really good. If she hadn't been, I would not have talked about it anymore. But she was excellent. I fought for her, and she got the position in the credit unit. After all this, of course, the boss didn't like me one bit."

In effect, a number of managers of the main branches were the losers in the reforms intended in BANK in 1986. Their individual discretion with regard to lending, i.e. the upper-lending threshold, was reduced (it is important to note that even today, the discretion in lending among the branch managers in the bank is person-dependent; the restructurings have not affected all managers to the same extent). Thus, it comes as no surprise that managerial personnel in the main branches in particular strongly resisted the restructuring. Many managers in the main branches left the bank, others attempted to use their informal networks with managers at the upper echelons to maintain their authority.

Parallel to streamlining the processing of loan applications, another objective of the restructuring was to improve the service within the branch units. For example, more personnel were to be allocated to deal with the increasingly important target group of wealthy private customers as advisors. This was carried out through automating basic banking services and concentrating back-office tasks. Due to the reasons discussed above, the measures proved to be rather ineffective and the work organisation in the branches did not change much.

A consultancy firm conducted a market analysis for BANK in the late 1980s, and concluded that it had too many employees and branches (of which some would never operate profitably), and that business with private customers should be emphasized instead of risky lending to corporate customers. The continued poor financial performance of the bank led Mr. X, the CEO with a background closely connected with the previous owners, to resign in 1990. The new owners were after a CEO who would be able to give the bank a new strategic direction. A new broom took charge.

The shuffle, the men from the outside - and women as the second choice. In 1990, Dr. Y was elected the new CEO of BANK. He had previously been in charge of another German financial institution when it was put back on its feet after severe financial difficulties. New restructuring measures were introduced in BANK after his arrival. Dr. Y received an opportunity to built up a new management team of his own at the level of the board of management (while a representative of the main owners continued to chair the bank's supervisory board). At the same time, the name of the bank was changed, in order to signal the intended internal changes to the outside. The aim was to replace the image connected to the previous owners, now increasingly considered a burden, with an image of a profit- and performance-oriented, dynamic and innovative bank. External consultants were used throughout the restructuring process. The two basic objectives introduced in the late 1980s were still present: improvement of Allfinanz sales orientation through all-round customer advisors and attraction of new low-risk customers.

Customers were now segmented into four groups in BANK: retail, corporate, real estate and institutional. Each customer segment was organized as an independent line of business with its own organization structure up to board level. A better focus on customer groups and more clearly defined responsibilities were the objectives of the manouvre. Every line of business in the bank was to have its own branch structure. For example, specific units for corporate customers were established. This entailed further restructuring of the retail banking network. The regional offices which had been introduced in 1986 were abolished again. Instead, the network in retail banking was divided under the authority of five regional managers (who no longer ran a branch unit of their own). In the regions, branches were grouped under the authority of branch group managers who were 'travelling coordinators' without a branch unit of their own (simultaneously, they acted as contacts to top customers, with higher personal limits as the branch managers). Importantly, the distinction between main and local branches as organizational units was blurred; both were now referred to as branches. This overall structure has been maintained to the present day.

The reorganization of BANK into four independent lines of business in 1990 resulted in a number of changes for the traditional main branch manager position, initially in relation to its task profile in particular. Up until the 1990 restructuring, the (predominantly male) main branch managers were primarily doing business with a limited number of their most important corporate customers, supported by the officers in the credit unit. As a result of the restructuring, the majority of them were to give up this customer segment and concentrate on dealing with private and SME (small- and medium sized business) customers. The branch manager job now explicitly focused on product sales, setting into practice the strategies for the mass market which have been planned at the headquarters. The task profile of the manager became more specified. Moreover, refined control systems meant that the profits and costs of each individual unit - branch, for example - could now be calculated in detail, and the performance of each unit has become more transparent. According to the present formal description of the position in BANK, a branch manager is expected to allocate 50 percent of his/her working time to daily sales work, and 50 percent to the operational leadership of his/her staff.

On the one hand, through an increasing rationalization of back-office tasks and the introduction of more self-service in the front-office, the number of clerical personnel was cut down in BANK by one third during the period 1990-1996. This could, to a large extent, be carried out through 'natural attrition'. Administrative work was further reduced in the branches in order for more personnel to become available for customer advisory tasks. On the other hand, amalgamation of (local) branches was also beginning. The number of branches did not, however, decrease to the same extent as the number of personnel. Considering that new units have simulatenously been set up for corporate customers, institutional customers and real estate business, the decrease in the extent of the service network has so far been minimal.

As part of the 1990 restructuring, BANK set up a specific assessment centre procedure. The procedure was expected to help in allocating managers to new positions according to objective criteria. All managers in the bank - including members of the board - had to reapply for their positions. In effect, this meant competition between the previous holder of each position with other potential candidates. For positions in branch management, for example, each participant underwent two types of testing. Firstly, in terms of his/her social competence vis-a-vis staff (management dialogue, processing of personnel cases). Secondly, in terms of his/her sales orientation (analysis of sales of data and development of strategies for improvement).

Some former branch managers were able to achieve a promotion to the next hierarchical level, stay put or move horizontally, or take up a position as a highly qualified specialist (without responsibility for staff) in retail banking. Relatively few switched to the newly established units in the other lines of business, i.e. corporate, institutional or real estate. Some gave notice with the argument that the content of their job had changed so much that their employment contract no longer applied. Some managers who had already reached a certain age went into early retirement, voluntarily or without a real choice. It is important to note that there was an external market for the men leaving BANK in the early 1990s. They were able to find positions as, for example, branch managers in other banks (where they envisaged an opportunity to maintain the traditional ‘bank director’ role).

In all, more than a half of the previous holders of managerial positions in BANK were replaced through the assessment centre procedure. The bank was actively searching for individuals who could act as a model in conveying the new sales-oriented strategy to the staff. In the first stage, the positions were filled from within. For the positions which remained open, individuals were recruited from outside, the large commercial banks in particular. In terms of age, the newly recruited branch managers differed considerably from the previous pool of branch managers. Most of the new recruits were young men who had typically worked one step below branch management in one of the large German commercial banks. Our example is from Berlin, where several men from the same bank - concerned by their immediate career possibilities there - joined BANK as branch managers. One of our top management respondents explained what in his view was the reason for the lack of women in the search:

> "There were no equally qualified women available. Not within the bank nor on the external labour market."

Despite recruitment efforts from other banks, it proved to be difficult to fill branch manager positions in BANK on a permanent basis. Many male branch managers - who had come from the outside and taken up the position during the course of the restructuring initiated in 1990 - moved along to other banks. In this situation, some older women with long experience within BANK were offered an opportunity to take up a position as branch manager (typically in small branches). Two traits in particular were now considered crucial for the new branch manager role; sales orientation and social skills. There were competent women available to match both criteria. There was a pool of qualified women who had shown outstanding performance in selling Allfinanz to the mass market in advisory (or equivalent) positions or who had managed to sneak into a credit officer position in the credit units. Women were viewed as 'friendly' and 'flexible' and therefore well suited to carry out the operational leadership in a unit of 5-7 employees (i.e. the smallest of BANK's branches).

Helga was first appointed (local) branch manager in 1988, when she was in her early fourties. She recalls the impact of the subsequent restructurings on management hierarchies within the bank:

> "(Earlier,) managers in the main branches played the real bosses. They had their own power structures. They dealt with the job very different from how it is run today. [...] They mingled with the same people all the time (the 'best' customers). [...] The management concept has changed completely. [...] Many of the things which I do today as (local) branch manager have been carried out by an operations manager (Innebleiter) before."

Susanne was first appointed to a branch manager position in 1992, at the age of 29:

> "In my mind, social competence - the ability to get along with other people and to treat one's co-workers as partners - is very important. This can be hard at times. [...] You need a lot of patience. I think that this is a point which demonstrates that female leadership is different from male leadership. This quality has been ascribed to women - and in my experience, rightly so. I think that we are better at making compromises in some areas. Of course, you need to invest a lot of energy (into your managerial work) and you need authority. But it's not like the power which men usually use."

Ruth's career step in 1993 is revealing. She had worked as personal secretary to the manager of a main branch, taking part in the operational leadership of the unit, albeit without official authority. Her superior then recommended her for a branch manager position at a smaller local branch focusing on retail customers:

> "The structures had actually been established already (in 1990), there just happened to be a manager in this branch who wanted to leave after two years. I had never thought of this position. [...] Of course, I have always been open to new challenges. [...] Then they offered me this position, asking whether I was interested. Then I also participated in the assessment centre. That was a requirement, of course, that I should pass the AC. [...] I was just a guinea pig. [...] There were always rumours that I was the secret leader in (the previous branch). I have only laughed about it because this was not a problem for me."

Next, women increasingly getting their chance in branch management in BANK was closely related to the bank's reconsidered overall personnel policy. External recruitment had proved to be too expensive. Moreover, it did not appear appropriate in the long term as the external recruits were not familiar with (and/or committed to) the organization itself. For them, branch management in BANK was often a brief career step between two positions elsewhere. Internal candidates could also be evaluated more accurately; based on their firm-specific employment history. By 1992, the bank's personnel department was systematically looking for internal candidates, regardless of sex, and training them for branch management through a planned development programme (the other lines of business in BANK run their own trainee programmes).

It may also be argued that the control systems introduced in BANK since 1990 - in principle, making the financial performance of each organizational unit more transparent - provided 'objective' evidence of the irrelevance of the sex of the branch manager in relation to producing results. In fact, it could now be noted that the few branches in retail banking managed by women operated profitably.

In 1993, a foreign bank bought a share holding of just over 50 percent in BANK. The previous main owners maintained a minority share of approximately 25 percent each. From their point of view, the need of additional operating capital and a foreign cooperation partner were decisive for the sale of shares. Finally, it may be noted that the restructurings taking place in BANK since 1986 occurred in parallel to an eventual increase in its financial performance. While the bank was unable to pay dividends to its shareholders in 1986-1993, since 1994 it has been able to do this. The direct intervention of the foreign bank has been relatively moderate.

The system and the prevalence of young women. The systemization of internal scanning for promising individuals within BANK mirrors itself in how the careers of the present female branch managers have unfolded. Of the nine women we interviewed, for example, six had received their first branch manager position in BANK within the period 1995-1998. With one exception, these women are now in their early thirties. They were systematically trained for the branch manager job. Because of recent positive personal experiences, they assess the deliberate and active personnel policy of BANK in a favourable light: both for their own career development and for increasing the career possibilities of women in general.

With an academic degree, Gabriele is an exception in branch management in BANK (the fact that she had completed two years of bank training before her studies was, however, a crucial prerequisite for recruitment). She attended the academic apprenticeship programme of BANK, spent brief spells as an advisor to wealthy private customers and as an officer in a credit unit, and received her first own 'shop' in 1997 after a total of three years with the bank. In effect, then, she was a product of internal scanning:

> "I have been supported by my superiors, also perhaps just because I am a woman. [...] [...] In any case, they try to recruit internally. It makes no difference whether you're a man or a woman. Women will be treated fairly if they show the respective managerial potential and so on.. [...] This I can say for my superiors at least."

The young female branch managers also stress their own personal initiative and activity. Hannelore has been employed by BANK since 1986 (joining at the age of 19), and was first appointed branch manager in 1996. She worked her way up the ladder through jobs as clerk, credit officer, and advisor for private customers before taking part in the bank's internal trainee programme and receiving her first branch:

> "You must always look for vacancies. Nothing ever happens by itself. You have to keep looking. Thus, to simply give a hint during the regular evaluation interview is not enough. [...] You really have to demand it, or to repeat again and again what you would like to do."

In filling managerial positions within the bank, however, our young female branch manager respondents point out that the possibility of a career break still has an indirect influence. There seems to be two typical ways to interpret personal experience and that of others. The first interpretation is that of cynical realism. Hannelore explains:

> "As I mentioned earlier, there is always the question 'will she be pregnant or not?' if a woman is put into a position of responsibility and stress (i.e. branch manager). At my age (31), in particular. [...] A young man who is equally qualified in their (i.e. the decision makers') view, and about the same age, may then be preferred. This is because they don't need to worry that he drops out for biological reasons, for which nothing can be done really. I have told them very honestly in my (recruitment) interview that I do not want to have children within the next five years; just in case this should be an argument. They looked at me wide-eyed, and I said that you have definitely been waiting for this statement."

The second interpretation is that of competence-emphasizing. Gabriele's comment demonstrates that the undertone is yet similar:

> "The danger that someone will move away in his or her mid-30s, be it a woman because of child rearing or a man because of a new position, is likely to be fifty/fifty. This is how it was expressed by my superior, too. You would not get offered a branch manager position at 29 or 30, if the superior was expecting you to drop out in one or two years. As I mentioned already, people get appointed to this position rather independently of their sex. It is achievements and sales orientation that count. By and large, we're all sales people. And we have to produce results. To match these criteria is more important than whether you're going to drop out in two or three years time."

As indicated above, the branch manager in BANK has become a coach whose task is to actively 'build up a team' in the local unit, to solve conflicts and to support his/her staff in its professional development. These changes in the role of the branch manager are at present also visible in the physical conditions of the workplace; the manager no longer sits in an office of his/her own but has, as the other employees do, a desk on the shop floor. Gabriele explains her present role:

> "My predecessor was not a very team-oriented leader. This, of course, did not always go down very well (with the staff) - sitting on your high horse and trying to delegate all the unpleasant trifling things. Therefore, it was also something new for the staff that I am one of them. I am also a specialist (Sachbearbeiter). I actually know my way around in all areas - and can talk to the staff on the smallest detail. [...] Therefore, it was from the beginning a positive development in the sense that the staff have realised that I do not look down on them. I do not just sit back and be the king and wait until my underlings come to me. I have just endeavoured myself to make progress with sales, be a role model. In this way, it is also much easier to understand each other as a team."

As a follow-up to the development since 1990, finding individuals with the above qualities to the branch manager positions became increasingly important in BANK in 1997-1998, when so-called advisory centres were set up. The asset management related advice for wealthy private customers is no longer carried out in the branches. The needs of this customer segment, requiring specialized expert knowledge, is now served in the advisory centres (who are now also responsible for lending to SMEs). The establishment of these units was carried out using external consultants. The advisory centres have become the key in pursuing BANK's Allfinanz strategy. Most of the branch managers who had previously been in charge of the customer segments in question were transferred to managerial (or advisory) positions in the advisory centres. In the hierarchy of the bank, the managers of these units are on the same level as the branch group manager. There are no women in these positions in BANK'S 18 advisory centres, nor on the next managerial level down the line.

There are two further elements which have recently contributed to the changing nature of everyday life in the branches of BANK. Firstly, there are typically fewer people to do the job. Since 1990, cuts in staff have in some units been dramatic. For example, one of our respondents is at present managing a branch of six employees, whereas her male predecessor had 28 employees in the same facilities prior to the 1990 restructuring (the figures also reflect a downgrading of the unit). Secondly, there has been a recent increase in the number of customers served. A cost-free account for private customers was introduced by BANK in early 1996 to attract customer relationships which can be further developed in line with the Allfinanz concept. This product has been a success, and the work load has thereby become heavier. The total number of private customers in the bank more than doubled in the course of 18 months in 1997-1998. One sales campaign follows the other.

Gerda was first promoted to branch management in 1995 when she was already in her mid-fourties. She describes her experience and observations:

> "A woman as branch manager is not so rare in BANK after all, but this is only because in principle nobody wants to be a branch manager anymore. This is a backbreaking job. [...] There has been a recent change. This is indicated in the internal job announcements. They are searching for branch managers with no end in sight. This is also one reason why women are put there. [...] You must also look at the salaries of the female branch managers, in comparison to the salaries of their male counterparts. The salaries are different, although they run a similar branch. [...][...] One reason is that they pay the men coming from the outside better. Another reason is that the men from within have their informal networks."

In sum, the (local) branches ever more clearly deal with the day-to-day business of the private customer-related mass market. Once again, social competence has gained relatively in importance for the (local) branch manager job. And once again, there is a shortage of candidates. The demand exceeds the internal supply. Even though our respondents typically feel comfortable with the re-defined branch manager position, and although the branches they manage have in general been profitable, they express dissatisfaction with the relative standing of the job within BANK. "We must find the incentive from the work itself", as Gabriele remarked. Hannelore is also concerned about the ostensibility of women's recent advancement:

> "What I feel ... annoyed about is that, yes, you get the position; but I really consider myself an upgraded customer advisor. This is because I work so much as a specialist. Actually, they (i.e. superiors) only need someone who takes the blame (for a particular unit). The acceptance is really not there. What I think is that to the outside they (superiors) save face, following the motto '...I already have eight women in my region who are branch managers'. However, how they behave towards them (i.e. female managers) is something else."

While the overall distribution between the sexes in the total personnel of BANK is 50-50, women constitute approximately 15 percent of all managerial positions. Our respondents are typically in charge of branches with fewer than 10 employees. This corresponds to the overall situation of female branch managers in BANK; the larger units are managed by men. Moreover, only one of our respondents is in charge of a branch with an equal share of female and male subordinates. All others have no men working for them, or have only one. This, again, seems to correspond to the overall situation in the bank; women tend to manage other women. It is important to simultaneously note that in aggregate, there is only a slight female majority among clerical personnel in retail banking. Male clerks tend to be distributed evenly within the different lines of business, while women are especially concentrated in branch banking as well as the clearing centres constituting of routine, low-skill jobs.

In contrast to formalized personnel policy, our respondents gauge formal equal opportunity measures rather sceptically. Similarly, the respondents seem to trivialize specific women's networks within the bank. Female colleagues are considered important partners for discussion in everyday working life, but the support of male superiors is crucial for the individuals' future career development. Our younger informants in particular underlined the need to be acknowledged for personal competence rather than networking:

> "In my mind, to take an eye for an eye is pointless. [...] I would support that if I didn't have any other choice. Because then I would place myself on the same level as they do, and I don't actually want to do this. It means that I want to be accepted because of my achievements, not because I ally with others in order to achieve specific goals. [...] Sometimes it is rather useful to exchange experiences with other women. There is nothing wrong with that. But not in this extreme version. I wouldn't like it."

None of our branch manager respondents between 30-35 years of age had children at the time of the interviews. The young women yet give consideration to ways through which to combine the life spheres of work and family. The decisive problem for them seems to lie in the temporal workload in branch management in general, and with respect to the opening hours in particular. Karin received her first own 'shop' in early 1998:

> "If I may say so; if you have a family, kids and so on, a branch manager position is not scheduled for you in our bank. Not yet, anyway. In terms of a part-time position, for example. With our opening hours - I do not know whether you are aware of this - you simply cannot have that. It's not possible. [...] It is simply not a position for a mother, if you come home three times per week at eight or half past eight in the evening."

Incidentally, the present office hours in BANK include two days when the branches are open until 6.30 p.m, on other days doors are closed at either 3 p.m. or 4 p.m.. Many of our respondents pointed out part-time work as a potential personal solution to combining child rearing and work. A specialist position (Sachbearbeiter) within the bank seems to be an option where an opportunity to work part time is envisaged. Even in this hypothetical case resistance by superiors is expected.

It is evident that because the young female branch managers at present find no possibility for a reduction in their working hours, they postpone the idea of having children. The respondents indicate that they are planning to stay put for at least the next few years; either because they have spent a lot of time and energy in establishing their present position and/or because they have only recently taken it over. One of the young women has since the interview given birth to her first child. She is on her leave now, and will not return to a branch manager position. Rather, she will begin working part-time in a specialist job.

In contrast to the young women, two of our three respondents in their late fourties or early fifties have children. Taking up part-time work played a role for both of them in staying in touch with bank work while their children were young. Helga returned to BANK on a part-time basis when her youngest child started kindergarten. She was assigned a clerical job at the bookkeeping department, and had to fight the resistance of her superior to be able to be in contact with customers. Gerda already had a highly qualified specialist job (corporate advisor in a credit unit) when her child was born. She received a lot of help from her superior in getting her old job back on a part-time basis. However, they had to fight together to overcome the resistance of the bank's work council:

> "It is important for your career development to keep on being gainfully employed (even with small children). I made a compromise, stating that I would work only five hours a day so that I can combine both spheres of life. In the end, it was possible. My boss was very cooperative, but he had problems with the work council. The decision to allow me to work part-time was made at the last minute on the last day of my maternity leave. [...] Also, the credit unit was at that time a very male-dominated area. [...] It is only during the last couple of years that things have changed; that women have had the possibility to get in."

Up-and-coming women must also fight to 'be accepted' by the older (male) customers in particular. Many customers are still astonished not to find an experienced man with a dark suit in charge. The apparent reluctance of wealthy male clients to do business with women may then be used by decision-makers in the bank to justify not choosing female managers outside the mass market segment.

Personal interests and experiences in everyday working life are reflected in how our female respondents in branch management view their future career. It seems evident that they have no explicitly expressed ambitions to climb onto the next hierarchical level in the organization; to become a manager of a group of branches, for example. The women indicate a preference for changing into a larger branch office or for taking on a specialist position. The reluctance to seek a branch group manager position is at least partly related to its task profile. The respondents fear a loss of customer contact, an element of bank work which they particularly value. Some raise doubts about the satisfaction in doing the ‘strategic thinking’ that is required higher up, in contrast to ‘translating the strategies into action’. Moreover, the bank’s policy of not appointing branch group managers from within the same group is likely to combine promotion with mobility.

There are also very few examples of successful women on higher management levels in BANK. Out of a total of 23 branch groups in BANK in 1998, two are managed by a woman. There are no women on the regional manager level. This is regarded as evidence for the fact that it is difficult for women to find support for climbing onto the upper echelons of the organization. And a mentor is still required in the present hierarchy. Hannelore points out:

> “To be promoted further, that is difficult. Much more difficult than to get to this level. [...] You always need somebody to support you. And there must be somebody up there who dares (to appoint a woman higher up). [...] (Prejudice) is not conscious. Rather, it is subconscious. For example, considering men stronger and more pushy, or women fragile and ‘irrational’. I think these generalizations are still alive in the subconscious.”

Moreover, a move up the hierarchy in BANK is typically viewed by our branch manager respondents to indicate more pressure and more ‘acceptance work’, leaving little time for private life. This is somewhat paradoxical, given the pressures life in the branches has been recently subject to. On the one hand, the branch unit in BANK has over the years become to resemble a profit centre; the branch manager is now - within a pre-defined framework - visibly responsible for the costs and returns of his/her unit. On the other hand, new control systems introduced simultaneously allow for more detailed control of individual branches, per se and in relation (i.e. competition) to each other.

Our top management respondents typically suggest a three-fold explanation for the still modest representation of women on the branch group manager level. Firstly, the link with the received view on women’s domestic role - as wives and mothers - is inescapable. The possibility of women combining family life and management at the upper echelons is deemed impossible in the present circumstances (e.g. working hours etc.). Top managers expect women to decide whether they want to have children or not, and by the time they do so “for sure” (towards their late 30s) equally qualified men have possibly already been promoted. In this perspective, also childless women face constraints in career mobility due to their perceived obligations as wives. Secondly, and relatedly, top managers stress women’s “lack of interest” in higher-level positions - again, due to their family obligations. Thirdly, the fact remains that the majority of women in branch management are relatively young and have only reached their present positions during the last few years: “we have to wait and see". In view of the above, top managers only predict a slight increase in the proportion of women above branch management.

The most recent developments in BANK indicate both an ever more strengthened position of the private customer segment and a formalized re-establishment of formal, hierarchical distinctions within the branch management level. Dr. Y resigned as CEO of BANK in 1997. He was replaced by Mr. Z, director of the retail banking business line in the bank since 1991 and a recently appointed deputy CEO.

During the 1990s, retail banking - particularly with wealthy private customers - has become increasingly significant for generating BANK's income. At the same time, for example, there has been a significant reduction in the volume of lending to corporate customers. Even though real estate and institutional banking have also been profitable, these lines of business are too small to be able to contribute significantly to the bank's overall performance. At present, private customers account for approximately 70 percent of the bank's returns. Still today, external recruitment of branch managers is necessary because it is considered that there is a lack of potential, qualified internal candidates. Experience in a credit officer position remains a necessary precondition, on top of social competence and sales orientation.

The top management in BANK have decided to rank the retail banking branches in the near future; according to number of employees, customers and amount of return. The resemblance to the pre-1990 main branch - local branch distinction is obvious. The new hierarchy, however, distinguishes between three types of branch; initially termed A, B, and C branches. All three branch types provide the same services. Moreover, branch managers in all types of branch carry out similar tasks. The managerial positions in A-branches, however, will again receive the previous status symbols (e.g. company car and secretary), and thus will - at least on the surface - correspond once again to the image of the traditional bank director. The managers of B-branches will in practice remain on the present level. Managerial positions in C-branches - typically peripheral units in cities - will become further downgraded in the future. One of our top management respondents points out that in terms of career structure, the idea is that branch managers should start at a C-branch and then gradually make their way up to an A-branch. Susanne speculates:

> "The role of the branch manager will change completely for the new people coming in. I think it is a pity that it has developed this way. [...] The tasks are becoming less diverse. The prerequisites for the present branch managers were a trainee period after university or a professional examination at the Bankakademie. Future branch managers don't need such qualifications (the official policy of the bank, however, still

> states otherwise). All they really need is social competence and an ability to sell well."

An analysis recently carried out by a consultancy firm concluded that BANK is unable to improve its financial performance through increased profits. Rather, intensive further cost reductions are required.

6.2. From Feminization to Gendering: Some German Explanations

Individual skills and credentials. Our respondents in the first wave of female branch managers in BANK typically attribute their own personal firm-internal career advancement to a mix of traits. Firstly, our respondents stress that they have gathered the necessary credentials and qualifications, typically including vocational training within the bank. For the younger women in particular two further qualifications are crucial; experience as advisors for wealthy private customers and/or as credit officers in the prestigious (and for a long time male-dominated) credit units, and the professional examinations completed after further training at the Bankakademie. Secondly, our respondents are confident in that their social skills enable them to be successful in 'building up a team' and in putting the bank's sales strategies into action. The former in particular is perceived as a specifically female competence, and a crucial personal trait for promotion to branch management. Thirdly, our respondents underline that throughout their employment career they have been active in indicating that they are prepared for more challenging assignments. The annual evaluation interviews are only one occasion for articulating one's personal ambitions. In most cases, a supportive superior became a necessary precondition for career progression.

Gendered demands (of reforms) and the female supply. Linking feminization of branch management in BANK with organizational reforms suggests that women's larger-scale entry into these positions coincides with the strategy of divisionalization, customer segmentation and downsizing implemented since 1990. Traditionally, the image of the (main) branch manager in BANK corresponded to the picture of the typical bank director in German banking, well paid and vested with a secretary and company car. In contrast to the aborted restructuring of 1986, the far-reaching reform of 1990 in practice initiated a change in the way the position of branch manager in retail banking was formulated by the strategists and perceived by its contemporary holders (cf. Reskin and Roos, 1990; Bird, 1990; Maile, 1995). The recent increase in the number of women in branch management within BANK seems to have unfolded in two stages.

The first stage was an outcome of the 1990 reform in BANK, albeit taking place with a lag. The reform was initiated to further the bank's attempts to change from a 'credit-oriented corporate customer bank' towards an emphasis on private customers. It created a lot of turmoil and unrest among, in particular, managers of the previous main branches who were relegated to the same level with the managers of the former local branches. The assessment centre procedure turned out to be controversial. Many pre-1990 branch managers perceived the changes as downgrading. Since retail banking did not have a high profile within BANK until some time later, the branches' new focus on this segment as a result of the 1990 restructuring went hand in hand with a perceived, continued loss in the status of the branch manager position. The (local) branch manager is no longer an authoritative figure, but much more strongly integrated into the everyday work within the unit.

On the one hand, there was an urgent demand for new blood in branch management within BANK. External recruitment soon became necessary. The top decision-makers perceived that young men were likely to be able to cope with the exhausting, psychologically stressful and time-consuming assignment that the branch manager position had now become. At the same time, they possessed the necessary credential of credit officer experience. For them, becoming branch manager was a step in personal career development - and many subsequently left the organization to (re)join one of the large commercial banks. On the other hand, the ranking of the branch manager position within the career structure of BANK was now changing. In the past, managing a main branch, for example, was considered as a comparatively high position which individuals would only reach rather late in their career. Branch management was now shifting towards an entry position (in the larger units especially, it is still today an attractive career step for young men). These developments triggered feminization. In the early 1990s, a small number of women with long experience within the bank gained access to (local) branch manager positions which had, in practice, previously remained out of their reach.

It is thus significant to note that within BANK women were not, in the first instance, considered possible candidates for branch management. When the 1990 reform gained momentum, and the bank was searching for individuals who could make the new sales strategy work in the branches, it appeared natural for the higher level managers that these positions should be filled with men. This was the case even if a premium had to be paid to attract candidates from other banks. It was only after these young men from the outside proved to be too expensive and too mobile, using BANK as a springboard for their personal career advancement, that women entered the focus of attention. In effect, then, they were viewed as a 'second choice' by the personnel management in BANK. They were the activated reserve.

At second stage, a more radical increase of women's influx to branch management seems to have taken place in BANK in 1995-1998. Here, it was predominantly childless women in their early thirties who prevailed. These individuals benefited from the introduction of systematic internal scanning of potential candidates for managerial positions and from the subsequent trainee programme which had now also become sensitive to the potential of female candidates. In general, unprecedented access for women to training took place first and access to lower tiers of management later. The majority of our young respondents progressed via short steps as advisors for wealthy customers and/or as credit officers. Whereas the first women to be promoted to branch management in BANK obtained the necessary qualifications over a long period of time in the course of which they were exposed to various forms of overt discrimination (cf. Crompton and Sanderson, 1986), the young women that followed came up to this hierarchical level through rather short and purposefully directed career steps.

The attractiveness of the (local) branch manager position per se deteriorated further in BANK in 1997-1998 when specific advisory centres for wealthy private customers were set up. These customers were picked out of the branches and concentrated in the new units. The tasks in branch management became even more standardized. Again, reform coincided with feminization. This time there was no lag in feminization. A first cohort of internally trained female candidates were now available, and the proportion of women in branch management reached an all-time high. However, it is important to note that women are still mostly given responsibility for branches which throughout organizational reforming have been considerably scaled down. Moreover, women seem to almost exclusively manage branches where the staff predominantly consists of women. The gendered implications of the envisaged re-establishment of an explicit hierarchy within branch management (through the introduction of A-, B- and C-branches) remain to be seen. It seems, however, an attempt to reinforce hierarchical career paths in order to improve the attractiveness of the lowest positions for young men in particular.

Gender (re)segregation. Overall, from a purely equality perspective, women's increased access to branch management in BANK represents an improvement over the past. However, the discussion above suggests that an increase in the representation of women in this organizational level coincided with a creation and reproduction of a new form of segregation according to gender (cf. Tienari, forthcoming). Women are still largely excluded from the management of units for wealthy private customers as well as corporate and institutional customers within BANK. Furthermore, our respondents indicate that when contrasted with reaching a branch manager position, climbing up to the next hierarchical level (branch group) within the retail banking line of business entails a different game with a different set of rules. This game is visibly kept out of the reach of women.

Making a ‘traditional’ upward mobile bureaucratic career is further complicated by the persistent difficulties of women to balance the employment/family interface in the German society. Women are socialized to choose one over the other. On the one hand, for example, instead of accommodating the combination of work and family (e.g. through re-entry schemes possibly accompanied with flexible, individual working time scheme solutions), it is taken for granted in BANK that women are to give up the branch manager job when they have children.

On the other hand, our young female branch manager respondents typically postpone having children. They either consider a job move to an expert position with better possibilities for part-time work or have vague hopes for more ‘family-friendly’ working time arrangements in branch management itself. Finally, top managers’ perceptions of women’s obligations as wives and mothers still seem to form a decisive barrier for their further upward mobility in the hierarchy.

7. CONCLUSIONS

Through a cross-national comparative framework, we set out to analyze in two ways the gendered effects of organizational reforms characterized by downsizing. Firstly, we specified the link between reforming and shifts in women’s positioning within bureaucratic hierarchies in business firms, with particular reference to lower and middle management. Secondly, we examined this link further, and revealed the reproduction of gender segregation involved in the process.

There are two points of entry in our research. On the one hand, the widely accepted view that “unless restructuring involves an expansion of managerial positions it is likely to disadvantage women managers” (Woodall et al, 1997: 2). On the other hand, the argument that specific forms of restructuring - even with reductive elements - in fact promote feminization of middle management positions, albeit as a reflection of a development that reproduces gender segregation in new forms (Tienari, forthcoming). The latter point has emerged from a comparison of firms in fundamentally similar societies, namely Finland and Sweden. We took a step further by comparing firms embedded in societies with apparently very different, historically constituted structures and practices of gender relations and, consequently, women's labour market positions relative to men. Findings from a Finnish - German comparison of branch management in banking are reported here.

During the period examined (from the early 1980s to 1998), our Finnish and German case banks demonstrated similar top-down managerial actions. They introduced versions of a divisionalized organizational structure based on segmentation by customer-type and specialization of managerial work. In both cases, an integral part of the reforming came to be downsizing, both in the number of personnel and in the size and shape of the domestic service network. In the Finnish cases, this was particularly due to a rapid, drastic decrease in financial performance, following a period of exploratory expansion. In the German case, this was due to poor financial performance triggering a repositioning of the bank within its field. In both cases, one of the content elements in the reforming was a reorganizing of the local branches; forcing a newly defined focus on the mass market of private customers, in contrast to the traditional full-service model available to all customer segments. At different speeds and to a different extent (cf. pre-merger differences between the two Finnish banks), services for corporate and wealthy private customers were removed from the branches and concentrated in newly established, specialized units.

Both in Finland and in Germany, organizational reforming was inextricably linked with a feminization trend in local branch management. *Our research suggests two crucial points*. Firstly, there seems to be a common fundamental mechanism in operation. Secondly, this mechanism manifests itself in a variety of forms; due to societal and firm-specific particularities intertwining in how top managers utilize symbolically feminine qualities as an organizational resource, and due to societal differences in how ways for coping with the employment/family interface in particular are laid out for women.

Firstly, narrowing the scope of tasks and downgrading customer-related decision-making authority led to a decline in social influence and an erosion of the status of the local branch manager position within the banks (cf. Reskin and Roos, 1990; Bird, 1990; Tienari, forthcoming). In the Finnish case, it consequently became peripheral as a career step for further upward mobility. In the German case, it shifted towards an entry position which, although now unattractive for experienced male bankers, still appears attractive for young men on the move within - and between - bank organizations. In both cases, the desirability of the position changed relative to other positions, and women covered the demand when the male supply seemed to be drying up.

The symbolically assigned set of 'feminine' qualities suitable for the redefined branch manager role appears in both our Finnish and German cases as an active, subject-like mode. The common denominators are sales-orientation and organizing skills. In the Finnish case, such qualities continue to be subordinated to 'masculine' strategic thinking and, per se, become trivial with regard to moving up the hierarchy in retail banking or switching over to other divisions within the organization. In the German case, the explanation related to qualifications is less marked. It is top decision-makers' perceptions of women's obligations as wives and mothers that continue to serve as a barrier for their upward mobility in the hierarchy. In both banks, the large-scale female entry into middle management has been restricted to one cluster only.

The perceptions and consequent actions of the previous holders of the branch manager positions were instrumental to the initial larger-scale rise in the proportion of women. These perceptions and actions were characterized by discontent and eventual mobility. Rather than being a consequence of the uncoupling of skill from authority (cf. Savage, 1992), then, the initial feminization seems to have been due to a more visible ranking of skills (and related authority) and an uncoupling of high- and low-ranked skills (and related authority) into separate managerial jobs[8]. Segregation according to gender was reproduced, albeit with a different phenotype. A *common mechanism* is evident between the Finnish and German cases.

Our comparison confirms the suggestion that segregation according to gender is a self-fulfilling process. On the whole, it is evident that men abandon less 'desirable jobs' leaving them to the care of women, and are better equipped to track down the newly desirable jobs. The newly desirable jobs in turn present opportunities to gain the managerial credentials that are, at each point in time, considered crucial for further vertical career mobility in the firm. (Cf. Tienari, forthcoming; see also Bird, 1990)

Secondly, there is an apparent divergence between our Finnish and German cases in the degree of eventual increased female representation in branch management. The Finnish figures for 1998 appear more dramatic, the German more moderate. In the light of the literature on the distinct differences of the two societies in relation to gendered labour market regimes (and to the gendered constitution of the sectors in question), this is expected rather than surprising. However, when applied individually, neither the literature on

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[8] In the German case, the core of authority and status shifted in line with the bank's newly defined strategic focus - and the reforms implemented - from corporate customers to the wealthy private customer segment. In the Finnish case, the core seems to have remained attached to corporate customers, the target segment in Kansallis' 1988 reform, for example, and the major competence area in Merita Bank.

gendered labour market regimes nor the organizationally-informed fundamental mechanism outlined above fully explain differences between the case banks in the form the feminization took within restructuring. Accounting for these *differences in form* also enables a more comprehensive analysis of the difference in degree.

There were differences in the immediacy of women's initial larger-scale prevalence in branch management. After the radical reforms in the aggressive Finnish Kansallis, shop level female supervisors emerged relatively soon as 'natural' choices to take over branch manager positions (in the more cautious Finnish UBF, reforms were less radical in the domestic service network, and feminization emerged less pronouncedly). After the merger between the two banks, female representation in the Helsinki region immediately reached an all-time high. In contrast, in the aftermath of the radical reform within the BANK in Germany, women were not readily considered possible candidates for branch management. Women only prevailed as a second choice, after external male recruitment failed to provide a steady supply. In the first stage, a small number of experienced women gained access to local branch manager positions. After formalized trainee programmes specifically targeted at filling these positions had been set up, and the system had produced a pool of potential female candidates (in parallel to a male majority), a second, more pronounced stage of feminization materialized. This coincided with further segmentation measures changing the task profile of the local branch manager job.

It seems that for top managers in the Finnish banks, the threshold to give women a 'chance' in the newly formulated branch manager positions - when the male supply initially did not match the demand - was relatively low. Many had already made it to levels immediately below branch management. Moreover, the decisions did not upset a fundamental characteristic of the society; "women can do anything, as long as they do it in relative subordination to men" (Rantalaiho, 1997: 20). The top management in Germany were more reluctant to appoint women. There was what we term a *societal lag*. On the one hand, this may be related to the prevalence of conservative views about family and providership in the society in general. With their perceived handicaps, women were disregarded until other available options failed to satisfy the demand. On the other hand, it seems that there was no preceding, large-scale entry of women to supervisory and assistant manager positions when the turnover in branch management accelerated in the early 1990s (regrettably there is no statistical evidence available here).

As the feminine, symbolic stereotype nurtured in our case banks is specified further, more differences are evident. In Finland, women gained access to grassroots-level positions which were crucial in regard to the downsizing measures. For example, a number of female managers in Kansallis excelled in running down and amalgamating branches already during the initial stages of the rationalization process in the early 1990s. When organizational cultures were attempted to be integrated in parallel to a harsh policy of reducing personnel in the Merita merger, a large number of women were assigned the role of local trouble-shooters in delicate and demanding social settings. They often negotiated and decided, in practice, which of the employees were to be dismissed. Within the German BANK, on the other hand, the female managers in the branches seem to have remained mere recipients of top-down schemes for downsizing. The branches they were assigned to manage were typically already trimmed down, the staff dismissals could be carried out by 'natural attrition', or their immediate superiors made the actual choices.

The feminine mould in Finnish banking thus seems to include a dimension alien to the German; women are considered both capable and suitable for making tough people-related decisions. This may be seen to reflect the dominant gender role model in the society in general. Given the fact that the clerical personnel in the branches of Finnish banks are almost exclusively women, success in handling social problems may once again be working to reproduce established segregation lines. Women's managerial capabilities come to be increasingly attributed to leading other women. The stereotypical 'care-taker' mould (cf. Aaltio-Marjosola and Jacobson, 1998) fulfils itself.

Finally, despite the shared stereotype of sales-orientation and organizing skills, there were distinct differences between our Finnish and German case banks in relation to which type of women prevailed in the initial larger-scale feminization of branch management. In Finland, female branch managers are a mixed group. A major part of the first wave, however, seem to have received the job at a relatively advanced age; typically after a long employment history with practically no formal hierarchical advancement until supervisory jobs were 'officialized' in the early 1980s. During the segmentation reforms, they were in the right place, at the right time, with the right traits. From a top management perspective, the female branch managers with experience and competence in dealing with private customers continue to be a crucial resource - in their present positions, the aggregate number of which is likely to continue to decrease. From the perspective of the inviduals in question, the majority are comfortably plateaued. Comfortably in the sense that being a branch manager was more than they had expected in the first place; plateaued in the sense that becoming an adequate organizational performer (Acker, 1994) at one time seems to have backfired for them. Branch management has become an 'iron cage' of security and entrapment (cf. Morley, 1994). Those with upward aspirations are stuck.

In Germany, it seems that predominantly childless women in their early thirties were appointed to local branch management during the crucial, second stage of feminization. From a top management perspective, these women are providing continuity in managerial positions where the focus is on the mass market of private customers. Despite the perceived risk of dropping out due to child birth, top managers rely on women not to actively aspire further career mobility. They are perceived more likely to ‘stay put’ than their young male counterparts (the received view seems that the men require incentives beyond the work itself). It is tempting to argue that the bank would not have been able to push the concept of segmentation as far as it eventually did if the top managers had not discovered and activated women as a resource. From an individual perspective, it seems evident that the young female managers are concretely faced with the profound dilemma provided by the German society for its women; whether ‘moral’ (cf. Pfau-Effinger, 1998) or more financial by nature. To combine having children and making a traditional, upward-mobile bureaucratic career is virtually impossible. Even if the women make a personal choice favouring continuous employment, the persistently gendered career structures within the bank - rooted in fundamental societal characteristics - render them stuck.

Our evidence and analysis indicate that processes of organizational reform - or, as termed in popular discourse, of organizational change - cannot be fully understood without reference to their gendered underpinnings (cf. Lewis and Morgan, 1994). However, the multiplicity of ways through which women are ‘used’ as a managerial resource in securing the implementation of reforms and restructurings needs to be researched further. This ‘usage’ seems to lie at the border of intentionality and unintentionality.

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